

BB&T CORP  
Form 8-K  
November 14, 2012

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**Form 8-K**

**Current Report**

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**Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934**

**November 14, 2012**

**Date of Report (Date of earliest event reported)**

**BB&T Corporation**

(Exact name of registrant as specified in its charter)

**Commission file number : 1-10853**

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North Carolina            56-0939887  
(State of incorporation) (I.R.S. Employer Identification No.)

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200 West Second Street  
Winston-Salem, North Carolina 27101  
(Address of principal executive offices) (Zip Code)

**(336) 733-2000**

(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 7.01 Regulation FD Disclosure

BB&T Corporation's ("BB&T") Chief Risk Officer, Clarke Starnes, will present at the Bank of America Merrill Lynch 2012 Banking and Financial Services Conference in New York City on Wednesday, November 14, 2012 at 11:20 a.m. (ET). A live audio webcast will be available on BB&T's website at <http://www.BBT.com/webcasts>. A copy of the presentation and a replay of the webcast will be available at <http://www.BBT.com> following the live event and remain on the site for 30 days.

ITEM  
9.01 Financial Statements and Exhibits

Exhibit No.	Description of Exhibit
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99.1	Copy of press release announcing Clarke Starnes's presentation at the Bank of America Merrill Lynch 2012 Banking and Financial Services Conference in New York City on Wednesday, November 14, 2012 at 11:20 a.m. (ET).
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**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BB&T CORPORATION  
(Registrant)

By: /s/ Cynthia B. Powell

Cynthia B. Powell  
Executive Vice President and Corporate Controller  
(Principal Accounting Officer)

Date: November 14, 2012