

BB&T CORP  
Form 8-K  
October 14, 2004

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 OR 15(d) of**  
**The Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported) **October 14, 2004**

**BB&T Corporation**  
(Exact name of registrant as specified in its charter)

**North Carolina**  
(State or other jurisdiction  
of incorporation)

**1-10853**  
(Commission  
File Number)

**56-0939887**  
(IRS Employer  
Identification No.)

**200 West Second Street Winston-Salem, North Carolina**

**27101**

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code (336) 733-2000

(Former name or former address, if changed since last report)

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 2.02 Results of Operations and Financial Condition

The purpose of this Current Report on Form 8-K is to furnish BB&T's third quarter 2004 earnings release.

ITEM 9.01 Financial Statements and Exhibits

Ex 99.1 Quarterly Performance Summary issued October 14, 2004

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/ EDWARD D. VEST

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Edward D. Vest  
Senior Vice President and Corporate Controller  
(Principal Accounting Officer)

Date: October 14, 2004

EXHIBIT INDEX

Exhibit 99.1 Quarterly Performance Summary issued October 14, 2004