

**VOTE BY INTERNET OR TELEPHONE**  
**24 Hours a Day—7 Days a Week**  
**Save your Company Money—It's Fast and Convenient**

Your telephone or Internet vote authorizes the named attorneys-in-fact to vote your shares in the same manner as if you marked, signed and returned the proxy card. If you have submitted your proxy by telephone or the Internet, there is no need for you to mail back your proxy card. Telephone and Internet voting facilities will close at 11:59 p.m. Eastern Daylight Time on April 26, 2010.

**TELEPHONE**

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**1-800-830-3542**

- Use any touch-tone telephone
- Have your proxy form in hand
- Follow the simple recorded instructions

OR

**INTERNET**

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**<https://www.2voteproxy.com>**

- Go to the website address listed above
- Have your proxy form in hand
- Follow the simple instructions

OR

**MAIL**

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- Mark, sign and date the proxy card
- Detach the proxy card above
- Return the proxy card in the postage-paid envelope provided

**PROXY TABULATOR**  
**PO BOX 859232**  
**BRAINTREE, MA 02185-9919**

**CALL TOLL-FREE TO VOTE: 1-800-830-3542**

**SAMPLE**

FOLD AND DETACH HERE ▼

PLEASE DETACH HERE IF YOU ARE NOT VOTING BY TELEPHONE OR INTERNET

Please mark your votes as indicated in this example



## BB&T CORPORATION - ANNUAL MEETING APRIL 27, 2010

### THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS OF BB&T CORPORATION

The undersigned shareholder of BB&T Corporation, a North Carolina corporation ("BB&T"), appoints Kelly S. King, Christopher L. Henson and Frances B. Jones, or any of them, with full power to act alone, the true and lawful attorneys-in-fact of the undersigned, with full power of substitution and revocation, to vote all shares of stock of BB&T that the undersigned is entitled to vote at the annual meeting of shareholders of BB&T to be held at Embassy Suites, 460 North Cherry Street, Winston-Salem, North Carolina 27101, on Tuesday, April 27, 2010, at 11:00 a.m. Eastern Daylight Time and at any adjournment thereof, with all powers the undersigned would possess if personally present, as follows:

### THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" PROPOSALS 1, 2 AND 3.

1. To elect eighteen nominees, namely:

- |                          |                           |                               |                             |                         |                          |
|--------------------------|---------------------------|-------------------------------|-----------------------------|-------------------------|--------------------------|
| (01) John A. Allison IV  | (04) Anna R. Cablik       | (07) J. Littleton Glover, Jr. | (10) John P. Howe III, M.D. | (13) Albert O. McCauley | (16) Thomas E. Skains    |
| (02) Jennifer S. Banner  | (05) Ronald E. Deal       | (08) L. Vincent Hackley, PhD  | (11) Kelly S. King          | (14) J. Holmes Morrison | (17) Thomas N. Thompson  |
| (03) K. David Boyer, Jr. | (06) Barry J. Fitzpatrick | (09) Jane P. Helm             | (12) James H. Maynard       | (15) Nido R. Qubein     | (18) Stephen T. Williams |

FOR ALL  WITHHOLD ALL  FOR ALL EXCEPT

To withhold authority to vote for any individual nominee, mark "For All Except" and write the nominee's name here

Nominee exception(s) \_\_\_\_\_

2. To approve an amendment to the Corporation's articles of incorporation to increase the number of authorized shares of the Corporation's common stock, par value \$5.00 per share.

FOR  AGAINST  ABSTAIN

3. To ratify the appointment of PricewaterhouseCoopers LLP as BB&T's independent registered public accounting firm for 2010.

FOR  AGAINST  ABSTAIN

**SAMPLE**

FOLD AND DETACH HERE ▼

**THE BOARD OF DIRECTORS RECOMMENDS A VOTE "AGAINST" PROPOSALS 4, 5 AND 6**

Please mark your votes as indicated in this example



- 4. To vote on a shareholder proposal requesting reports with respect to BB&T's political contributions and related policies and procedures.
- 5. To vote on a shareholder proposal regarding an amendment to the Corporation's bylaws to require an independent chair of the Board of Directors.
- 6. To vote on a shareholder proposal requesting a report on BB&T's overdraft policies and practices.

FOR	AGAINST	ABSTAIN
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**THIS PROXY WILL BE VOTED IN ACCORDANCE WITH THE DIRECTIONS OF THE UNDERSIGNED. IF NO INSTRUCTION TO THE CONTRARY IS GIVEN, THIS PROXY WILL BE VOTED: "FOR" THE NOMINEES FOR DIRECTOR DESCRIBED IN PROPOSAL 1, "FOR" PROPOSALS 2 AND 3, AND "AGAINST" PROPOSALS 4, 5 AND 6. IF ANY OTHER BUSINESS IS PRESENTED AT THE ANNUAL MEETING, THIS PROXY WILL BE VOTED IN ACCORDANCE WITH THE BEST JUDGMENT OF THE NAMED ATTORNEYS-IN-FACT.**

The undersigned acknowledges receipt of the Notice of the BB&T Annual Meeting and Proxy Statement.

PLEASE SIGN, DATE, AND RETURN PROMPTLY IN ENCLOSED ENVELOPE IF YOU ARE NOT VOTING BY PHONE OR INTERNET Dated \_\_\_\_\_

Signature(s) (Title(s), if applicable) **(Sign in the Box)**

Please insert date of signing. Sign exactly as name appears at left. Where stock is issued in two or more names, all should sign. If signing as attorney, administrator, executor, trustee or guardian, give full title as such. A corporation should sign by an authorized officer and affix seal.