

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 5

Tamera L. Gjesdal
Senior Vice President
Investor Relations

(336) 733-3058
FAX (336) 733-3132

(Dollars in millions, except per share data)	For the Three Months Ended		Increase (Decrease)	
	12/31/07	12/31/06	\$	%
OPERATING EARNINGS STATEMENTS (1)				
Interest income - taxable equivalent	\$ 2,029	\$ 1,888	\$ 141	7.5 %
Interest expense	1,021	910	111	12.2
Net interest income - taxable equivalent	1,008	978	30	3.1
Less: Taxable equivalent adjustment	17	22	(5)	(22.7)
Net interest income	991	956	35	3.7
Provision for credit losses	184	73	111	152.1
Net interest income after provision for credit losses	807	883	(76)	(8.6)
Noninterest income	718	677	41	6.1
Noninterest expense	925	913	12	1.3
Operating earnings before income taxes	600	647	(47)	(7.3)
Provision for income taxes	185	205	(20)	(9.8)
Operating earnings (1)	\$ 415	\$ 442	\$ (27)	(6.1) %
PER SHARE DATA BASED ON OPERATING EARNINGS (1)				
Basic earnings	\$.76	\$.82	\$ (.06)	(7.3) %
Diluted earnings	.75	.81	(.06)	(7.4)
Weighted average shares (in thousands) -				
Basic	547,795	540,807		
Diluted	551,078	546,618		
Dividends paid per share	\$.46	\$.42	\$.04	9.5 %
PERFORMANCE RATIOS BASED ON OPERATING EARNINGS (1)				
Return on average assets	1.26 %	1.48 %		
Return on average equity	13.00	14.70		
Net yield on earning assets (taxable equivalent)	3.46	3.70		
Efficiency ratio (taxable equivalent) (2)	52.8	54.8		
CASH BASIS PERFORMANCE BASED ON OPERATING EARNINGS (1)(3)				
Cash basis operating earnings	\$ 432	\$ 460	\$ (28)	(6.1) %
Diluted earnings per share	.78	.84	(.06)	(7.1)
Return on average tangible assets	1.37 %	1.61 %		
Return on average tangible equity	24.03	26.88		
Efficiency ratio (taxable equivalent) (2)	51.3	53.1		

(Dollars in millions, except per share data)	For the Three Months Ended		Increase (Decrease)	
	12/31/07	12/31/06	\$	%
INCOME STATEMENTS				
Interest income	\$ 2,012	\$ 1,866	\$ 146	7.8 %
Interest expense	1,021	910	111	12.2
Net interest income	991	956	35	3.7
Provision for credit losses	184	73	111	152.1
Net interest income after provision for credit losses	807	883	(76)	(8.6)
Noninterest income	718	602	116	19.3
Noninterest expense	942	922	20	2.2
Income before income taxes	583	563	20	3.6
Provision for income taxes	172	312	(140)	(44.9)
Net income	\$ 411	\$ 251	\$ 160	63.7 %
PER SHARE DATA				
Basic earnings	\$.75	\$.46	\$.29	63.0 %
Diluted earnings	.75	.46	.29	63.0
Weighted average shares (in thousands) -				
Basic	547,795	540,807		
Diluted	551,078	546,618		
PERFORMANCE RATIOS BASED ON NET INCOME				
Return on average assets	1.24 %	.84 %		
Return on average equity	12.89	8.33		
Efficiency ratio (taxable equivalent) (2)	53.8	55.3		

NOTES: Prior period operating and cash basis results have been revised to include equity-based compensation expense to be comparable with the 2007 results presented herein. Applicable ratios are annualized.

- (1) Operating earnings exclude the effect of merger-related and restructuring charges or credits and nonrecurring items. These amounts totaled \$4 million and \$191 million, net of tax, in the fourth quarters of 2007 and 2006, respectively. See Reconciliation Tables included herein.
- (2) Excludes securities gains (losses), foreclosed property expense, increases or decreases in the valuation of mortgage servicing rights, and gains or losses on mortgage servicing rights-related derivatives. Cash basis and operating ratios also exclude merger-related and restructuring charges or credits and nonrecurring items, where applicable. See Reconciliation Tables included herein.
- (3) Cash basis performance information excludes the effect on earnings of amortization expense applicable to intangible assets, the unamortized balances of intangibles from assets and equity, net of deferred taxes, and the net amortization of purchase accounting mark-to-market adjustments. See Reconciliation Tables included herein.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 6

Tamera L. Gjesdal
Senior Vice President
Investor Relations
(336) 733-3058
FAX (336) 733-3132

	For the Twelve Months Ended		Increase (Decrease)	
	12/31/07	12/31/06	\$	%
(Dollars in millions, except per share data)				
OPERATING EARNINGS STATEMENTS (1)				
Interest income - taxable equivalent	\$ 7,962	\$ 6,981	\$ 981	14.1 %
Interest expense	4,014	3,185	829	26.0
Net interest income - taxable equivalent	3,948	3,796	152	4.0
Less: Taxable equivalent adjustment	68	88	(20)	(22.7)
Net interest income	3,880	3,708	172	4.6
Provision for credit losses	448	240	208	86.7
Net interest income after provision for credit losses	3,432	3,468	(36)	(1.0)
Noninterest income	2,774	2,596	178	6.9
Noninterest expense	3,601	3,526	75	2.1
Operating earnings before income taxes	2,605	2,538	67	2.6
Provision for income taxes	856	831	25	3.0
Operating earnings (1)	\$ 1,749	\$ 1,707	\$ 42	2.5 %
PER SHARE DATA BASED ON OPERATING EARNINGS (1)				
Basic earnings	\$ 3.20	\$ 3.17	\$.03	.9 %
Diluted earnings	3.17	3.14	.03	1.0
Weighted average shares (in thousands) - Basic	547,184	539,140		
Diluted	551,755	543,891		
Dividends paid per share	\$ 1.76	\$ 1.60	\$.16	10.0 %
PERFORMANCE RATIOS BASED ON OPERATING EARNINGS (1)				
Return on average assets	1.38 %	1.49 %		
Return on average equity	14.37	14.91		
Net yield on earning assets (taxable equivalent)	3.52	3.74		
Noninterest income as a percentage of total income (taxable equivalent) (2)	41.3	40.6		
Efficiency ratio (taxable equivalent) (2)	53.1	54.9		
CASH BASIS PERFORMANCE BASED ON OPERATING EARNINGS (1)(3)				
Cash basis operating earnings	\$ 1,816	\$ 1,780	\$ 36	2.0 %
Diluted earnings per share	3.29	3.27	.02	.6
Return on average tangible assets	1.50 %	1.63 %		
Return on average tangible equity	26.82	27.23		
Efficiency ratio (taxable equivalent) (2)	51.6	53.2		

	For the Twelve Months Ended		Increase (Decrease)	
	12/31/07	12/31/06	\$	%
(Dollars in millions, except per share data)				
INCOME STATEMENTS				
Interest income	\$ 7,894	\$ 6,893	\$ 1,001	14.5 %
Interest expense	4,014	3,185	829	26.0
Net interest income	3,880	3,708	172	4.6
Provision for credit losses	448	240	208	86.7
Net interest income after provision for credit losses	3,432	3,468	(36)	(1.0)
Noninterest income	2,774	2,521	253	10.0
Noninterest expense	3,636	3,516	120	3.4
Income before income taxes	2,570	2,473	97	3.9
Provision for income taxes	836	945	(109)	(11.5)
Net income	\$ 1,734	\$ 1,528	\$ 206	13.5 %
PER SHARE DATA				
Basic earnings	\$ 3.17	\$ 2.84	\$.33	11.6 %
Diluted earnings	3.14	2.81	.33	11.7
Weighted average shares (in thousands) - Basic	547,184	539,140		
Diluted	551,755	543,891		
PERFORMANCE RATIOS BASED ON NET INCOME				
Return on average assets	1.37 %	1.34 %		
Return on average equity	14.25	13.35		
Efficiency ratio (taxable equivalent) (2)	53.7	54.8		

NOTES: Prior period operating and cash basis results have been revised to include equity-based compensation expense to be comparable with the 2007 results presented herein. Applicable ratios are annualized.

(1) Operating earnings exclude the effect of merger-related and restructuring charges or credits and nonrecurring items. These amounts totaled \$15 million and \$179 million, net of tax, in 2007 and 2006, respectively. See Reconciliation Tables included herein.

(2) Excludes securities gains (losses), foreclosed property expense, increases or decreases in the valuation of mortgage servicing rights, and gains or losses on mortgage servicing rights-related derivatives. Cash basis and operating ratios also exclude merger-related and restructuring charges or credits and nonrecurring items, where applicable. See Reconciliation Tables included herein.

(3) Cash basis performance information excludes the effect on earnings of amortization expense applicable to intangible assets, the unamortized balances of intangibles from assets and equity, net of deferred taxes, and the net amortization of purchase accounting mark-to-market adjustments. See Reconciliation Tables included herein.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 7

Tamera L. Gjesdal
Senior Vice President
Investor Relations

(336) 733-3058
FAX (336) 733-3132

(Dollars in millions)	As of / For the Twelve Months Ended		Increase (Decrease)	
	12/31/07	12/31/06	\$	%
CONSOLIDATED BALANCE SHEETS				
End of period balances				
Cash and due from banks	\$ 2,054	\$ 2,068	\$ (14)	(0.7) %
Interest-bearing deposits with banks	592	544	48	8.8
Federal funds sold and other earning assets	715	283	432	152.7
Securities available for sale	22,419	20,721	1,698	8.2
Trading securities	1,009	2,147	(1,138)	(53.0)
Total securities	23,428	22,868	560	2.4
Commercial loans and leases	44,870	41,300	3,570	8.6
Direct retail loans	15,691	15,312	379	2.5
Sales finance loans	6,021	5,683	338	5.9
Revolving credit loans	1,618	1,414	204	14.4
Mortgage loans	17,467	15,596	1,871	12.0
Specialized lending	5,240	3,606	1,634	45.3
Total loans and leases held for investment	90,907	82,911	7,996	9.6
Loans held for sale	779	680	99	14.6
Total loans and leases	91,686	83,591	8,095	9.7
Allowance for loan and lease losses	1,004	888	116	13.1
Total earning assets	116,466	107,676	8,790	8.2
Premises and equipment, net	1,529	1,410	119	8.4
Goodwill	5,194	4,827	367	7.6
Core deposit and other intangibles	489	454	35	7.7
Other assets	7,935	6,194	1,741	28.1
Total assets	132,618	121,351	11,267	9.3
Noninterest-bearing deposits	13,059	13,393	(334)	(2.5)
Interest checking	1,201	1,333	(132)	(9.9)
Other client deposits	35,504	34,062	1,442	4.2
Client certificates of deposit	26,972	24,987	1,985	7.9
Total client deposits	76,736	73,775	2,961	4.0
Other interest-bearing deposits	10,030	7,196	2,834	39.4
Total deposits	86,766	80,971	5,795	7.2
Fed funds purchased, repos and other borrowings	10,634	8,087	2,547	31.5
Long-term debt	18,693	15,904	2,789	17.5
Total interest-bearing liabilities	103,034	91,569	11,465	12.5
Other liabilities	3,893	4,644	(751)	(16.2)
Total liabilities	119,986	109,606	10,380	9.5
Total shareholders' equity	\$ 12,632	\$ 11,745	\$ 887	7.6 %
Average balances				
Securities, at amortized cost	\$ 23,311	\$ 21,348	\$ 1,963	9.2 %
Commercial loans and leases	42,475	38,966	3,509	9.0
Direct retail loans	15,471	14,904	567	3.8
Sales finance loans	5,903	5,385	518	9.6
Revolving credit loans	1,460	1,331	129	9.7
Mortgage loans	17,489	15,482	2,007	13.0
Specialized lending	5,154	3,245	1,909	58.8
Total loans and leases	87,952	79,313	8,639	10.9
Allowance for loan and lease losses	922	863	59	6.8
Other earning assets	1,042	911	131	14.4
Total earning assets	112,305	101,572	10,733	10.6
Total assets	126,420	114,328	12,092	10.6
Noninterest-bearing deposits	13,151	13,218	(67)	(.5)
Interest checking	2,297	2,164	133	6.1
Other client deposits	34,273	31,462	2,811	8.9
Client certificates of deposit	26,039	22,564	3,475	15.4
Total client deposits	75,760	69,408	6,352	9.2
Other interest-bearing deposits	7,741	7,822	(81)	(1.0)
Total deposits	83,501	77,230	6,271	8.1
Fed funds purchased, repos and other borrowings	9,325	7,006	2,319	33.1
Long-term debt	18,045	14,628	3,417	23.4
Total interest-bearing liabilities	97,720	85,646	12,074	14.1
Total shareholders' equity	\$ 12,166	\$ 11,452	\$ 714	6.2 %

(Dollars in millions, except per share data)	As of / For the Quarter Ended				
	12/31/07	9/30/07	6/30/07	3/31/07	12/31/06
MISCELLANEOUS INFORMATION					
Unrealized depreciation on securities available for sale, net of tax	\$ (29)	\$ (150)	\$ (339)	\$ (178)	\$ (249)
Derivatives (notional value)	47,197	43,051	36,108	40,159	23,097
Fair value of derivatives portfolio	181	34	(175)	(40)	(45)
Common stock prices:					
High	42.61	43.00	43.02	44.30	44.74
Low	30.36	36.95	39.13	39.54	42.48
End of period	30.67	40.39	40.68	41.02	43.93
Weighted average shares (in thousands) -					
Basic	547,795	550,603	548,385	541,851	540,807
Diluted	551,078	555,336	553,935	547,230	546,618
End of period shares outstanding (in thousands)	545,955	549,337	551,948	542,416	541,475
End of period banking offices	1,492	1,501	1,507	1,472	1,459
ATMs	2,158	2,166	2,170	2,121	2,125
FTEs	29,394	28,886	28,961	28,876	29,344

NOTES: All items referring to average loans and leases include loans held for sale.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 8

Tamera L. Gjesdal
Senior Vice President
Investor Relations
(336) 733-3058
FAX (336) 733-3132

(Dollars in millions, except per share data)	As of / For the Quarter Ended				
	12/31/07	9/30/07	6/30/07	3/31/07	12/31/06
OPERATING EARNINGS STATEMENTS (1)					
Interest income - taxable equivalent					
Interest and fees on loans and leases	\$ 1,711	\$ 1,725	\$ 1,682	\$ 1,622	\$ 1,609
Interest and dividends on securities	304	305	285	277	255
Interest on short-term investments	14	14	13	10	24
Total interest income - taxable equivalent	2,029	2,044	1,980	1,909	1,888
Interest expense					
Interest on deposits	655	679	639	647	616
Interest on fed funds purchased, repos and other borrowings	110	110	102	87	80
Interest on long-term debt	256	263	254	212	214
Total interest expense	1,021	1,052	995	946	910
Net interest income - taxable equivalent	1,008	992	985	963	978
Less: Taxable equivalent adjustment	17	14	19	18	22
Net interest income	991	978	966	945	956
Provision for credit losses	184	105	88	71	73
Net interest income after provision for credit losses	807	873	878	874	883
Noninterest income					
Insurance commissions	221	206	229	197	214
Service charges on deposits	165	157	151	138	141
Other nondeposit fees and commissions	133	129	127	114	116
Investment banking and brokerage fees and commissions	85	87	89	82	75
Trust revenue	42	40	40	40	40
Mortgage banking income	27	27	31	30	24
Securities gains (losses), net	1	6	1	(11)	2
Other noninterest income	44	23	61	62	65
Total noninterest income	718	675	729	652	677
Noninterest expense					
Personnel expense	516	514	540	524	533
Occupancy and equipment expense	126	118	117	116	118
Foreclosed property expense	13	5	6	7	6
Amortization of intangibles	27	26	26	25	27
Other noninterest expense	243	218	229	205	229
Total noninterest expense	925	881	918	877	913
Operating earnings before income taxes	600	667	689	649	647
Provision for income taxes	185	219	228	224	205
Operating earnings (1)	\$ 415	\$ 448	\$ 461	\$ 425	\$ 442
PER SHARE DATA BASED ON OPERATING EARNINGS (1)					
Basic earnings	\$.76	\$.81	\$.84	\$.78	\$.82
Diluted earnings	.75	.81	.83	.78	.81
Dividends paid per share	.46	.46	.42	.42	.42
PERFORMANCE RATIOS BASED ON OPERATING EARNINGS (1)					
Return on average assets	1.26 %	1.38 %	1.48 %	1.42 %	1.48 %
Return on average equity	13.00	14.38	15.28	14.94	14.70
Net yield on earning assets (taxable equivalent)	3.46	3.45	3.55	3.61	3.70
Efficiency ratio (taxable equivalent) (2)	52.8	52.9	53.2	53.7	54.8
Noninterest income as a percentage of total income (taxable equivalent) (2)	41.7	40.1	42.6	40.6	40.9
Average earning assets as a percentage of average total assets	88.6	89.0	88.9	88.9	88.6
Average loans and leases as a percentage of average deposits	106.5	105.8	106.1	102.9	103.5
CASH BASIS PERFORMANCE BASED ON OPERATING EARNINGS (1) (3)					
Cash basis operating earnings	\$ 432	\$ 466	\$ 477	\$ 441	\$ 460
Diluted earnings per share	.78	.84	.86	.81	.84
Return on average tangible assets	1.37 %	1.50 %	1.61 %	1.54 %	1.61 %
Return on average tangible equity	24.03	26.86	28.48	28.20	26.88
Efficiency ratio (taxable equivalent) (2)	51.3	51.3	51.7	52.1	53.1

NOTES: Prior period operating and cash basis results have been revised to include equity-based compensation expense to be comparable with the 2007 results presented herein. Applicable ratios are annualized.

(1) Operating earnings exclude the effect of merger-related and restructuring charges or credits and nonrecurring items. These amounts totaled \$4 million, \$4 million, \$3 million, \$4 million and \$191 million, net of tax, for the quarters ended December 31, 2007, September 30, 2007, June 30, 2007, March 31, 2007, and December 31, 2006, respectively. See Reconciliation Tables included herein.

(2) Excludes securities gains (losses), foreclosed property expense, increases or decreases in the valuation of mortgage servicing rights, and gains or losses on mortgage servicing rights-related derivatives. Cash basis and operating ratios also exclude merger-related and restructuring charges or credits and nonrecurring items, where applicable. See Reconciliation Tables included herein.

(3) Cash basis operating performance information excludes the effect on earnings of amortization expense applicable to intangible assets, the unamortized balances of intangibles from assets and equity, net of deferred taxes, and the net amortization of purchase accounting mark-to-market adjustments. See Reconciliation Tables included herein.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 9

Tamera L. Gjesdal
Senior Vice President (336) 733-3058
Investor Relations FAX (336) 733-3132

(Dollars in millions, except per share data)	As of / For the Quarter Ended				
	12/31/07	9/30/07	6/30/07	3/31/07	12/31/06
INCOME STATEMENTS					
Interest income					
Interest and fees on loans and leases	\$ 1,706	\$ 1,719	\$ 1,675	\$ 1,613	\$ 1,601
Interest and dividends on securities	292	297	273	268	241
Interest on short-term investments	14	14	13	10	24
Total interest income	2,012	2,030	1,961	1,891	1,866
Interest expense					
Interest on deposits	655	679	639	647	616
Interest on fed funds purchased, repos and other borrowings	110	110	102	87	80
Interest on long-term debt	256	263	254	212	214
Total interest expense	1,021	1,052	995	946	910
Net interest income	991	978	966	945	956
Provision for credit losses	184	105	88	71	73
Net interest income after provision for credit losses	807	873	878	874	883
Noninterest income					
Insurance commissions	221	206	229	197	214
Service charges on deposits	165	157	151	138	141
Other nondeposit fees and commissions	133	129	127	114	116
Investment banking and brokerage fees and commissions	85	87	89	82	75
Trust revenue	42	40	40	40	40
Mortgage banking income	27	27	31	30	24
Securities gains (losses), net	1	6	1	(11)	(73)
Other noninterest income	44	23	61	62	65
Total noninterest income	718	675	729	652	602
Noninterest expense					
Personnel expense	516	514	540	524	533
Occupancy and equipment expense	126	118	117	116	118
Foreclosed property expense	13	5	6	7	6
Amortization of intangibles	27	26	26	25	27
Merger-related and restructuring charges (credits), net	3	7	5	6	9
Other noninterest expense	257	218	229	205	229
Total noninterest expense	942	888	923	883	922
Income before income taxes	583	660	684	643	563
Provision for income taxes	172	216	226	222	312
Net income	\$ 411	\$ 444	\$ 458	\$ 421	\$ 251
PER SHARE DATA					
Basic earnings	\$.75	\$.81	\$.84	\$.78	\$.46
Diluted earnings	.75	.80	.83	.77	.46

	For the Quarter Ended				
	12/31/07	9/30/07	6/30/07	3/31/07	12/31/06
ANNUALIZED INTEREST YIELDS / RATES (1)					
Interest income:					
Securities:					
U.S. Treasury securities	4.59 %	4.48 %	4.53 %	4.47 %	4.48 %
U.S. government-sponsored entity securities	4.67	4.67	4.60	4.39	4.17
Mortgage-backed securities	5.27	5.21	5.02	5.09	5.10
States and political subdivisions	5.54	5.48	6.87	6.85	7.00
Other securities	6.43	6.01	5.94	7.03	6.45
Trading securities	4.06	4.54	4.36	5.89	3.45
Total securities	5.08	5.02	4.94	5.06	4.72
Loans:					
Commercial loans and leases	7.37	7.80	7.92	7.89	7.97
Consumer loans	7.53	7.58	7.53	7.51	7.44
Mortgage loans	6.07	6.05	5.96	5.90	5.85
Specialized lending	13.10	13.02	13.37	13.62	15.29
Total loans	7.48	7.70	7.75	7.73	7.73
Other earning assets (2)	4.48	4.96	5.26	4.96	10.44
Total earning assets	6.95	7.11	7.14	7.17	7.14
Interest expense:					
Interest-bearing deposits:					
Interest checking	2.22	2.33	2.30	2.38	2.29
Other client deposits	2.69	2.94	2.85	2.82	2.76
Client certificates of deposit	4.58	4.64	4.63	4.60	4.53
Other interest-bearing deposits	4.72	5.22	5.34	5.35	5.35
Total interest-bearing deposits	3.60	3.80	3.73	3.77	3.67
Fed funds purchased, repos and other borrowings (2)	4.06	4.43	4.55	4.61	4.51
Long-term debt	5.39	5.59	5.51	5.32	5.27
Total interest-bearing liabilities	3.98	4.20	4.15	4.11	4.02
Net yield on earning assets	3.46 %	3.45 %	3.55 %	3.61 %	3.70 %

NOTES: (1) Fully taxable equivalent yields. Securities yields calculated based on amortized cost.
(2) The fourth quarter of 2006 includes interest income and expense associated with a deposit placed with the IRS to curtail the accrual of interest on disputed tax payments.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 10

Tamera L. Gjesdal
Senior Vice President
Investor Relations
(336) 733-3058
FAX (336) 733-3132

(Dollars in millions, except per share data)	As of / For the Quarter Ended				
	12/31/07	9/30/07	6/30/07	3/31/07	12/31/06
SELECTED BALANCE SHEET DATA					
End of period balances					
Securities available for sale	\$ 22,419	\$ 23,061	\$ 22,254	\$ 20,898	\$ 20,721
Trading securities	1,009	1,587	1,067	906	2,147
Total securities	23,428	24,648	23,321	21,804	22,868
Commercial loans and leases	44,870	43,365	42,632	41,238	41,300
Direct retail loans	15,691	15,586	15,520	15,283	15,312
Sales finance loans	6,021	6,056	5,889	5,774	5,683
Revolving credit loans	1,618	1,535	1,461	1,386	1,414
Mortgage loans	17,467	17,051	16,640	16,011	15,596
Specialized lending	5,240	5,288	5,248	4,956	3,606
Total loans and leases held for investment	90,907	88,881	87,390	84,648	82,911
Loans held for sale	779	1,178	1,152	672	680
Total loans and leases	91,686	90,059	88,542	85,320	83,591
Allowance for loan and lease losses	1,004	934	920	896	888
Other earning assets	1,307	1,111	1,188	782	826
Total earning assets	116,466	116,057	113,599	108,193	107,676
Total assets	132,618	130,781	127,577	121,694	121,351
Noninterest-bearing deposits	13,059	13,197	13,641	13,533	13,393
Interest checking	1,201	1,128	1,384	1,288	1,333
Other client deposits	35,504	35,391	35,741	34,657	34,062
Client certificates of deposit	26,972	26,315	27,445	25,322	24,987
Total client deposits	76,736	76,031	78,211	74,800	73,775
Other interest-bearing deposits	10,030	9,154	5,868	5,039	7,196
Total deposits	86,766	85,185	84,079	79,839	80,971
Fed funds purchased, repos and other borrowings	10,634	10,618	9,410	6,770	8,087
Long-term debt	18,693	19,059	18,313	19,936	15,904
Total interest-bearing liabilities	103,034	101,665	98,161	93,012	91,569
Total shareholders' equity	12,632	12,402	12,125	11,650	11,745
Goodwill	5,194	5,132	5,114	4,860	4,827
Core deposit and other intangibles	489	491	504	479	454
Total intangibles	5,683	5,623	5,618	5,339	5,281
Mortgage servicing rights	\$ 560	\$ 567	\$ 609	\$ 525	\$ 512
Average balances					
Securities, at amortized cost	\$ 23,967	\$ 24,246	\$ 23,124	\$ 21,872	\$ 21,609
Commercial loans and leases	43,969	42,838	41,935	41,122	40,758
Direct retail loans	15,640	15,534	15,438	15,272	15,291
Sales finance loans	6,042	6,006	5,823	5,734	5,623
Revolving credit loans	1,548	1,485	1,417	1,387	1,362
Mortgage loans	18,297	17,922	17,231	16,481	16,091
Specialized lending	5,309	5,305	5,095	4,898	3,565
Total loans and leases	90,805	89,090	86,939	84,894	82,690
Allowance for loan and lease losses	945	931	916	894	891
Other earning assets	1,257	1,105	967	840	917
Total earning assets	116,029	114,441	111,030	107,606	105,216
Total assets	131,009	128,633	124,848	121,054	118,777
Noninterest-bearing deposits	13,040	13,248	13,367	12,946	13,289
Interest checking	2,293	2,202	2,487	2,206	2,284
Other client deposits	34,981	34,836	33,860	33,393	32,616
Client certificates of deposit	26,682	26,456	25,919	25,076	24,712
Total client deposits	76,996	76,742	75,633	73,621	72,901
Other interest-bearing deposits	8,264	7,481	6,326	8,902	6,988
Total deposits	85,260	84,223	81,959	82,523	79,889
Fed funds purchased, repos and other borrowings	10,739	9,892	9,000	7,627	7,109
Long-term debt	18,864	18,721	18,471	16,086	16,101
Total interest-bearing liabilities	101,823	99,588	96,063	93,290	89,810
Total shareholders' equity	\$ 12,655	\$ 12,359	\$ 12,113	\$ 11,522	\$ 11,941
SELECTED CAPITAL INFORMATION (1)					
Risk-based capital:					
Tier 1	\$ 9,085	\$ 9,048	\$ 8,936	\$ 7,987	\$ 8,226
Total	14,226	14,081	13,968	12,791	13,016
Risk-weighted assets	99,659	96,926	94,732	92,192	90,982
Average quarterly tangible assets	125,515	123,480	119,636	116,161	114,007
Risk-based capital ratios:					
Tier 1	9.1 %	9.3 %	9.4 %	8.7 %	9.0 %
Total	14.3	14.5	14.7	13.9	14.3
Leverage capital ratio	7.2	7.3	7.5	6.9	7.2
Equity as a percentage of total assets	9.5	9.5	9.5	9.6	9.7
Tangible equity as a percentage of tangible assets (2)	5.6	5.5	5.5	5.5	5.7
Book value per share	\$ 23.14	\$ 22.58	\$ 21.97	\$ 21.48	\$ 21.69
Tangible book value per share (2)	12.98	12.60	12.05	11.89	12.20

NOTES: All items referring to average loans and leases include loans held for sale.

(1) Current quarter risk-based capital information is preliminary.

(2) Excludes the carrying value of goodwill and other intangible assets from shareholders' equity and total assets, net of deferred taxes, where applicable.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)

Page 11

Tamera L. Gjesdal
Senior Vice President
Investor Relations

(336) 733-3058
FAX (336) 733-3132

(Dollars in millions)	As of / For the Quarter Ended				
	12/31/07	9/30/07	6/30/07	3/31/07	12/31/06
ASSET QUALITY ANALYSIS					
Allowance For Credit Losses					
Beginning balance	\$ 941	\$ 926	\$ 901	\$ 888	\$ 884
Allowance for acquired (sold) loans, net	1	-	13	3	(1)
Provision for credit losses	184	105	88	71	73
Charge-offs					
Commercial loans and leases	(26)	(18)	(11)	(10)	(15)
Direct retail loans	(18)	(20)	(22)	(12)	(13)
Sales finance loans	(10)	(9)	(6)	(6)	(5)
Revolving credit loans	(11)	(12)	(12)	(12)	(12)
Mortgage loans	(6)	(1)	(2)	(1)	(2)
Specialized lending	(54)	(45)	(40)	(41)	(36)
Total charge-offs	(125)	(105)	(93)	(82)	(83)
Recoveries					
Commercial loans and leases	2	3	4	8	3
Direct retail loans	3	3	3	4	3
Sales finance loans	2	2	2	2	2
Revolving credit loans	3	3	3	3	3
Specialized lending	4	4	5	4	4
Total recoveries	14	15	17	21	15
Net charge-offs	(111)	(90)	(76)	(61)	(68)
Ending balance	\$ 1,015	\$ 941	\$ 926	\$ 901	\$ 888
Allowance For Credit Losses					
Allowance for loan and lease losses	\$ 1,004	\$ 934	\$ 920	\$ 896	\$ 888
Reserve for unfunded lending commitments	11	7	6	5	-
Total	\$ 1,015	\$ 941	\$ 926	\$ 901	\$ 888
Nonperforming Assets					
Nonaccrual loans and leases:					
Commercial loans and leases	\$ 273	\$ 237	\$ 178	\$ 148	\$ 129
Direct retail loans	43	56	43	43	39
Sales finance loans	5	4	4	1	2
Mortgage loans	119	74	63	51	53
Specialized lending	62	48	36	33	37
Total nonaccrual loans and leases	502	419	324	276	260
Foreclosed real estate	143	82	61	56	54
Other foreclosed property	51	46	38	35	35
Nonperforming assets	\$ 696	\$ 547	\$ 423	\$ 367	\$ 349
Loans 90 days or more past due and still accruing:					
Commercial loans and leases	\$ 40	\$ 21	\$ 18	\$ 18	\$ 14
Direct retail loans	58	18	17	13	20
Sales finance loans	17	14	12	16	17
Revolving credit loans	15	7	6	7	6
Mortgage loans	85	76	48	39	37
Specialized lending	8	13	7	10	8
Total loans 90 days or more past due and still accruing	223	149	108	103	102
Loans 90 days or more past due and still accruing as a percentage of total loans and leases	.24 %	.17 %	.12 %	.12 %	.12 %
Asset Quality Ratios					
Nonaccrual and restructured loans and leases as a percentage of total loans and leases	.55 %	.47 %	.37 %	.32 %	.31 %
Nonperforming assets as a percentage of:					
Total assets	.52	.42	.33	.30	.29
Loans and leases plus foreclosed property	.76	.61	.48	.43	.42
Net charge-offs as a percentage of average loans and leases	.48	.40	.35	.29	.33
Net charge-offs excluding specialized lending as a percentage of average loans and leases (1)	.28	.23	.20	.13	.18
Allowance for loan and lease losses as a percentage of loans and leases	1.10	1.04	1.04	1.05	1.06
Allowance for loan and lease losses as a percentage of loans and leases held for investment	1.10	1.05	1.05	1.06	1.07
Ratio of allowance for loan and lease losses to:					
Net charge-offs	2.29 x	2.61 x	3.04 x	3.58 x	3.29 x
Nonaccrual and restructured loans and leases	2.00	2.23	2.83	3.24	3.41

NOTES: All items referring to loans and leases include loans held for sale and are net of unearned income. Applicable ratios are annualized.

(1) Excludes net charge-offs and average loans from BB&T's specialized lending subsidiaries.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 12

Tamera L. Gjesdal
Senior Vice President
Investor Relations
(336) 733-3058
FAX (336) 733-3132

(Dollars in millions)	As of / For the Twelve Months Ended		Increase (Decrease)	
	12/31/07	12/31/06	\$	%
Allowance For Credit Losses				
Beginning balance	\$ 888	\$ 830	\$ 58	7.0 %
Allowance for acquired (sold) loans, net	17	34	(17)	NM
Provision for credit losses	448	240	208	86.7
Charge-offs				
Commercial loans and leases	(65)	(37)	(28)	75.7
Direct retail loans	(72)	(48)	(24)	50.0
Sales finance loans	(31)	(21)	(10)	47.6
Revolving credit loans	(47)	(45)	(2)	4.4
Mortgage loans	(10)	(6)	(4)	66.7
Specialized lending	(180)	(120)	(60)	50.0
Total charge-offs	(405)	(277)	(128)	46.2
Recoveries				
Commercial loans and leases	17	15	2	13.3
Direct retail loans	13	12	1	8.3
Sales finance loans	8	8	-	--
Revolving credit loans	12	11	1	9.1
Mortgage loans	-	1	(1)	(100.0)
Specialized lending	17	14	3	21.4
Total recoveries	67	61	6	9.8
Net charge-offs	(338)	(216)	(122)	56.5
Ending balance	\$ 1,015	\$ 888	\$ 127	14.3 %
Allowance For Credit Losses				
Allowance for loan and lease losses	\$ 1,004	\$ 888	\$ 116	13.1 %
Reserve for unfunded lending commitments	11	-	11	NM
Total	\$ 1,015	\$ 888	\$ 127	14.3 %
Asset Quality Ratios				
Net charge-offs as a percentage of average loans and leases	.38 %	.27 %		
Net charge-offs excluding specialized lending as a percentage of average loans and leases (1)	.21	.14		
Ratio of allowance for loan and lease losses to net charge-offs	2.97 x	4.12 x		

	Percentage Increase (Decrease)		
	QTD 4Q07 vs. 4Q06	Annualized Link QTD 4Q07 vs. 3Q07	YTD 2007 vs. 2006
PERCENTAGE CHANGES IN SELECTED BALANCES ADJUSTED FOR PURCHASE ACQUISITIONS (2)			
Average Balances			
Commercial loans and leases (3)	7.6 %	10.9 %	6.7 %
Direct retail loans	1.7	2.7	2.7
Sales finance loans	7.5	2.4	9.6
Revolving credit loans	13.6	16.8	9.5
Mortgage loans (4)	11.3	8.3	11.3
Specialized lending (5)	7.0	(3.0)	11.7
Total loans and leases (3) (4) (5)	7.3	7.6	7.4
Noninterest-bearing deposits	(3.2)	(6.2)	(2.7)
Interest checking	(4.5)	16.4	(2.1)
Other client deposits	6.2	1.7	7.1
Client certificates of deposit	6.1	3.4	12.0
Total client deposits	4.1	1.3	6.5
Other interest-bearing deposits	18.3	41.5	(2.1)
Total deposits	5.3 %	4.9 %	5.7 %

PERCENTAGE CHANGES IN SELECTED INCOME STATEMENT ITEMS BASED ON OPERATING EARNINGS ADJUSTED FOR PURCHASE ACQUISITIONS (2)			
Net interest income - taxable equivalent (3)	(1.3)	6.1	(1.1)
Noninterest income			
Insurance commissions	2.7	24.1	4.8
Service charges on deposits	16.1	22.7	9.2
Other nondeposit fees and commissions	13.8	9.2	12.0
Investment banking and brokerage fees and commissions	10.5	(18.0)	7.5
Trust revenue	7.7	19.8	5.2
Mortgage banking income (6)	-	62.0	3.2
Securities gains (losses), net	NM	NM	NM
Other income	(34.3)	NM	(13.1)
Total noninterest income (6)	4.6	24.7	5.8
Noninterest expense			
Personnel expense	(4.9)	(3.0)	(1.3)
Occupancy and equipment expense	5.8	26.7	3.4
Other noninterest expense	4.0	51.5	(1.4)
Total noninterest expense	(1.0) %	16.3 %	(0.7) %

NOTES: All items referring to loans and leases include loans held for sale and are net of unearned income. Applicable ratios are annualized.

(1) Excludes net charge-offs and average loans from BB&T's specialized lending subsidiaries.

(2) Adjusted to exclude estimated growth that resulted from the timing of acquisitions during 2007 and 2006.

(3) Adjusted for leveraged leases due to the adoption of FSP FAS 13-2 and the sale of a leveraged lease investment in the fourth quarter of 2007.

(4) Adjusted for the average impact of \$51 million in mortgage loans securitized in the fourth quarter of 2006.

(5) Loans from specialized lending, excluding AFCO/CAFO from both 2006 and 2007, grew 14.2% and 20.7%, respectively, comparing the fourth quarter 2007 to the fourth quarter of 2006 and the YTD 2007 to the YTD 2006. In addition, total loans grew 7.6% and 7.7%, respectively, for the fourth quarter of 2007 compared to the fourth quarter of 2006 and the YTD 2007 to the YTD 2006.

(6) Excludes the net impact of valuation adjustments for mortgage servicing rights and gains or losses on mortgage servicing rights-related derivatives.

NM - not meaningful.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 13

Tamera L. Gjesdal
Senior Vice President (336) 733-3058
Investor Relations FAX (336) 733-3132

(Dollars in millions)	As of / For the Quarter Ended				
	12/31/07	9/30/07	6/30/07	3/31/07	12/31/06
SELECTED MORTGAGE BANKING INFORMATION					
Residential Mortgage Servicing Rights (1)	\$ 472	\$ 533	\$ 577	\$ 494	\$ 484
Income Statement Impact of Mortgage Servicing Rights Valuation:					
MSRs fair value (decrease) increase	\$ (85)	\$ (54)	\$ 72	\$ 7	\$ -
MSRs derivative hedge gains (losses)	\$ 80	\$ 60	\$ (73)	\$ (3)	\$ (3)
Net	\$ (5)	\$ 6	\$ (1)	\$ 4	\$ (3)
Residential Mortgage Loan Originations	\$ 3,240	\$ 3,225	\$ 3,014	\$ 2,461	\$ 2,463
Residential Mortgage Servicing Portfolio:					
Loans serviced for others	\$ 32,762	\$ 31,081	\$ 30,077	\$ 29,420	\$ 28,979
Bank owned loans serviced	18,191	18,059	17,611	16,571	16,257
Total servicing portfolio	50,953	49,140	47,688	45,991	45,236
Weighted Average Coupon Rate	6.01 %	5.98 %	5.95 %	5.93 %	5.92 %
Weighted Average Servicing Fee	.363	.359	.357	.356	.353

(Dollars in millions, except per share data)	For the Quarter Ended				
	12/31/07	9/30/07	6/30/07	3/31/07	12/31/06
RECONCILIATION TABLE					
Net income	\$ 411	\$ 444	\$ 458	\$ 421	\$ 251
Merger-related and restructuring items, net of tax	2	4	3	4	5
Other, net of tax (4)	2	-	-	-	186
Operating earnings	415	448	461	425	442
Amortization of intangibles, net of tax	16	17	16	16	17
Amortization of mark-to-market adjustments, net of tax	1	1	-	-	1
Cash basis operating earnings	432	466	477	441	460
Return on average assets	1.24 %	1.37 %	1.47 %	1.41 %	.84 %
Effect of merger-related and restructuring items, net of tax	.01	.01	.01	.01	.02
Effect of other, net of tax (4)	.01	-	-	-	.62
Operating return on average assets	1.26	1.38	1.48	1.42	1.48
Effect of amortization of intangibles, net of tax (2)	.11	.12	.13	.12	.13
Effect of amortization of mark-to-market adjustments, net of tax	-	-	-	-	-
Cash basis operating return on average tangible assets	1.37	1.50	1.61	1.54	1.61
Return on average equity	12.89 %	14.24 %	15.18 %	14.81 %	8.33 %
Effect of merger-related and restructuring items, net of tax	.05	.14	.10	.13	.19
Effect of other, net of tax (4)	.06	-	-	-	6.18
Operating return on average equity	13.00	14.38	15.28	14.94	14.70
Effect of amortization of intangibles, net of tax (2)	10.99	12.43	13.20	13.26	12.12
Effect of amortization of mark-to-market adjustments, net of tax	.04	.05	-	-	.06
Cash basis operating return on average tangible equity	24.03	26.86	28.48	28.20	26.88
Efficiency ratio (taxable equivalent) (3)	53.8 %	53.3 %	53.5 %	54.1 %	55.3 %
Effect of merger-related and restructuring items	(.2)	(.4)	(.3)	(.4)	(.5)
Effect of other (4)	(.8)	-	-	-	-
Operating efficiency ratio (3)	52.8	52.9	53.2	53.7	54.8
Effect of amortization of intangibles	(1.5)	(1.6)	(1.5)	(1.6)	(1.6)
Effect of amortization of mark-to-market adjustments	-	-	-	-	(.1)
Cash basis operating efficiency ratio (3)	51.3	51.3	51.7	52.1	53.1
Basic earnings per share	\$.75	\$.81	\$.84	\$.78	\$.46
Effect of merger-related and restructuring items, net of tax	.01	-	-	-	.01
Effect of other, net of tax (4)	-	-	-	-	.35
Operating basic earnings per share	.76	.81	.84	.78	.82
Diluted earnings per share	\$.75	\$.80	\$.83	\$.77	\$.46
Effect of merger-related and restructuring items, net of tax	-	.01	-	.01	.01
Effect of other, net of tax (4)	-	-	-	-	.34
Operating diluted earnings per share	.75	.81	.83	.78	.81
Effect of amortization of intangibles, net of tax	.03	.03	.03	.03	.03
Effect of amortization of mark-to-market adjustments, net of tax	-	-	-	-	-
Cash basis operating diluted earnings per share	.78	.84	.86	.81	.84

NOTES: Prior period operating and cash basis results have been revised to include equity-based compensation expense to be comparable with the 2007 results presented herein. Applicable ratios are annualized.

(1) Balances exclude commercial mortgage servicing rights totaling \$88 million, \$34 million, \$32 million, \$31 million and \$28 million as of December 31, 2007, September 30, 2007, June 30, 2007, March 31, 2007 and December 31, 2006, respectively.

(2) Reflects the effect of excluding average intangible assets from average assets and average equity, net of deferred taxes, to calculate cash basis ratios.

(3) Excludes securities gains (losses), foreclosed property expense, increases or decreases in the valuation of mortgage servicing rights, and gains or losses on mortgage servicing rights-related derivatives. Operating and cash basis ratios also exclude merger-related and restructuring charges or credits and nonrecurring items, where applicable.

(4) Reflects a reserve charge relating to the Visa USA, Inc settlement totaling \$9 million, net of tax, and a credit of \$7 million to the provision for income taxes related to leveraged leases in the fourth quarter of 2007. The 2006 fourth quarter reflects an additional tax provision of \$139 million related to leveraged leases and a loss on the sale of securities totaling \$47 million, net of tax.

QUARTERLY PERFORMANCE SUMMARY
BB&T Corporation (NYSE:BBT)
Page 14

Tamera L. Gjesdal
Senior Vice President
Investor Relations

(336) 733-3058
FAX (336) 733-3132

(Dollars in millions, except per share data)	For the Twelve Months Ended	
	12/31/07	12/31/06
RECONCILIATION TABLE		
Net income	\$ 1,734	\$ 1,528
Merger-related and restructuring items, net of tax	13	11
Other, net of tax (3)	2	168
Operating earnings	1,749	1,707
Amortization of intangibles, net of tax	65	65
Amortization of mark-to-market adjustments, net of tax	2	8
Cash basis operating earnings	1,816	1,780
Return on average assets	1.37 %	1.34 %
Effect of merger-related and restructuring items, net of tax	.01	.01
Effect of other, net of tax (3)	-	.14
Operating return on average assets	1.38	1.49
Effect of amortization of intangibles, net of tax (1)	.12	.13
Effect of amortization of mark-to-market adjustments, net of tax	-	.01
Cash basis operating return on average tangible assets	1.50	1.63
Return on average equity	14.25 %	13.35 %
Effect of merger-related and restructuring items, net of tax	.10	.10
Effect of other, net of tax (3)	.02	1.46
Operating return on average equity	14.37	14.91
Effect of amortization of intangibles, net of tax (1)	12.42	12.20
Effect of amortization of mark-to-market adjustments, net of tax	.03	.12
Cash basis operating return on average tangible equity	26.82	27.23
Efficiency ratio (taxable equivalent) (2)	53.7 %	54.8 %
Effect of merger-related and restructuring items	(.3)	(.3)
Effect of other (3)	(.3)	.4
Operating efficiency ratio (2)	53.1	54.9
Effect of amortization of intangibles	(1.5)	(1.6)
Effect of amortization of mark-to-market adjustments	-	(.1)
Cash basis operating efficiency ratio (2)	51.6	53.2
Basic earnings per share	\$ 3.17	\$ 2.84
Effect of merger-related and restructuring items, net of tax	.02	.02
Effect of other, net of tax (3)	.01	.31
Operating basic earnings per share	3.20	3.17
Diluted earnings per share	\$ 3.14	\$ 2.81
Effect of merger-related and restructuring items, net of tax	.02	.02
Effect of other, net of tax (3)	.01	.31
Operating diluted earnings per share	3.17	3.14
Effect of amortization of intangibles, net of tax	.12	.12
Effect of amortization of mark-to-market adjustments, net of tax	-	.01
Cash basis operating diluted earnings per share	3.29	3.27

NOTES: Prior period operating and cash basis results have been revised to include equity-based compensation expense to be comparable with the 2007 results presented herein. Applicable ratios are annualized.

(1) Reflects the effect of excluding average intangible assets from average assets and average equity, net of deferred taxes, to calculate cash basis ratios.

(2) Excludes securities gains (losses), foreclosed property expense, increases or decreases in the valuation of mortgage servicing rights, and gains or losses on mortgage servicing rights-related derivatives. Operating and cash basis ratios also exclude merger-related and restructuring charges or credits and nonrecurring items, where applicable.

(3) Reflects a reserve charge relating to the Visa USA, Inc settlement totaling \$9 million, net of tax, and a credit of \$7 million to the provision for income taxes related to leveraged leases in 2007. 2006 reflects an additional tax provision of \$139 million related to leveraged leases, a loss on the sale of securities totaling \$47 million, net of tax, and a gain on the sale of duplicate facilities totaling \$18 million, net of tax.

Quarterly Performance Summary
BB&T Corporation (NYSE:BBT)
CREDIT SUPPLEMENT PAGE 1

Tamera L. Gjesdal
Senior Vice President (336) 733-3058
Investor Relations FAX (336) 733-3132

(Dollars in millions, except average loan size)

SUPPLEMENTAL RESIDENTIAL MORTGAGE PORTFOLIO INFORMATION

Mortgage Loans	As of / For the Period Ended December 31, 2007			
	Prime	ALT-A	Construction/ Permanent	Subprime (1)
Total loans outstanding	\$ 12,213	\$ 3,295	\$ 1,788	\$ 520
Average loan size (in thousands)	187	323	298	64
Average credit score	720	734	734	604
Percentage of total loans	13.3 %	3.6 %	2.0 %	.6 %
Percentage that are first mortgages	99.6	99.7	98.7	81.2
Nonaccrual loans and leases as a percentage of category	.55	.72	1.09	3.28
Gross charge-offs as a percentage of category	.04	.03	.26	.78

Residential Mortgage Loans by State	As of / For the Period Ended December 31, 2007			
	Total Mortgages Outstanding (1)	Percentage of Total	Nonaccrual as a Percentage of Outstandings	Gross Charge- Offs as a Percentage of Outstandings
North Carolina	\$ 4,385	24.6 %	.33 %	.06 %
Virginia	3,627	20.4	.53	.09
Florida	2,657	14.9	1.67	.04
Maryland	1,876	10.5	.43	.05
South Carolina	1,676	9.4	.38	.02
Georgia	1,669	9.4	1.37	.22
West Virginia	398	2.2	.52	.01
Kentucky	356	2.0	.53	.14
Tennessee	246	1.4	.13	.02
Washington, D.C.	185	1.0	.40	-
Other	741	4.2	.94	.11
Total	\$ 17,816	100.0 %	.71 %	.08 %

(Dollars in millions, except average loan size)

SUPPLEMENTAL HOME EQUITY PORTFOLIO INFORMATION (2)

Home Equity Loans & Lines	As of / For the Period Ended December 31, 2007	
	Home Equity Loans	Home Equity Lines
Total loans outstanding	\$ 10,138	\$ 4,463
Average loan size (in thousands) (3)	47	32
Average credit score	724	757
Percentage of total loans	11.1 %	4.9 %
Percentage that are first mortgages	76.9	22.6
Nonaccrual loans and leases as a percentage of category	.32	.19
Gross charge-offs as a percentage of category	.29	.26

Home Equity Loans and Lines by State	As of / For the Period Ended December 31, 2007			
	Total Home Equity Loans and Lines Outstanding	Percentage of Total	Nonaccrual as a Percentage of Outstandings	Gross Charge- Offs as a Percentage of Outstandings
North Carolina	\$ 5,145	35.2 %	.24 %	.43 %
Virginia	3,223	22.1	.14	.19
South Carolina	1,454	10.0	.37	.23
Georgia	1,136	7.8	.41	.29
West Virginia	904	6.2	.30	.10
Maryland	843	5.8	.18	.15
Florida	714	4.9	.57	.27
Kentucky	615	4.2	.39	.20
Tennessee	457	3.1	.43	.08
Washington, D.C.	92	.6	.29	.55
Other	18	.1	.57	-
Total	\$ 14,601	100.0 %	.28 %	.28 %

NOTES: (1) Includes \$350 million in loans originated by Lendmark Financial Services, which are disclosed as a part of the specialized lending category.
(2) Home Equity portfolio is a component of direct retail loans and originated through the BB&T branching network.
(3) Home equity lines without an outstanding balance are excluded from this calculation.

Quarterly Performance Summary
BB&T Corporation (NYSE:BBT)
CREDIT SUPPLEMENT PAGE 2

Tamera L. Gjesdal
Senior Vice President (336) 733-3058
Investor Relations FAX (336) 733-3132

(Dollars in millions, except average loan and average client size)

SUPPLEMENTAL COMMERCIAL REAL ESTATE LOAN PORTFOLIO INFORMATION (1)

Residential Acquisition, Development, and Construction Loans (ADC)	As of / For the Period Ended December 31, 2007					
	Builder / Construction	Land / Land Development	Condos / Townhomes	Total ADC	Other Commercial Real Estate (2)	Total Commercial Real Estate
Total loans outstanding	\$ 3,446	\$ 4,614	\$ 665	\$ 8,725	\$ 9,769	\$ 18,494
Average loan size (in thousands)	286	586	1,419	427	433	430
Average client size (in thousands)	857	1,345	3,400	1,137	604	781
Percentage of total loans	3.8 %	5.0 %	.7 %	9.5 %	10.7 %	20.2 %
Nonaccrual loans and leases as a percentage of category	1.33	1.39	.45	1.30	.37	.81
Gross charge-offs as a percentage of category	.21	.20	.23	.21	.07	.13

Residential Acquisition, Development, and Construction Loans (ADC) by State of Origination	As of / For the Period Ended December 31, 2007				
	Total Outstandings	Percentage of Total	Nonaccrual Loans and Leases	Nonaccrual as a Percentage of Outstandings	Gross Charge-Offs as a Percentage of Outstandings
North Carolina	\$ 2,893	33.2 %	\$ 18	.62 %	.10 %
Georgia	1,754	20.1	28	1.58	.57
Virginia	1,410	16.2	4	.32	.13
Florida	928	10.7	35	3.77	.10
South Carolina	674	7.7	5	.72	.02
Tennessee	291	3.3	4	1.25	.05
Washington, D.C.	264	3.0	1	.34	-
Kentucky	221	2.5	5	2.42	.09
West Virginia	151	1.7	13	8.61	1.07
Maryland	139	1.6	-	-	-
Total	\$ 8,725	100.0 %	\$ 113	1.30 %	.21 %

NOTES: (1) Commercial real estate loans (CRE) are defined as loans to finance non-owner occupied real property where the primary repayment source is the sale or rental/lease of the real property. Definition is based on internal classification.

(2) Other CRE loans consist primarily of non-residential income producing CRE loans. C&I loans secured by real property are excluded.