

BB&T CORP  
Form 8-K  
January 14, 2005

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**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**

**January 14, 2005**

**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  
(State of incorporation)

56-0939887  
(I.R.S. Employer Identification No.)

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

27101  
(Zip Code)

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

**This Form 8-K has 14 pages.**

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**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 fourth quarter 2004 earnings release.

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**ITEM 9.01 Financial Statements and Exhibits**

Ex 99.1 Quarterly Performance Summary issued January 14, 2005

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**S I G N A T U R E**

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

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

Date: January 14, 2005