

**BB&T CORPORATION**

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1074156	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$149,328	\$162,061	8.5%	
Loans	\$97,792	\$103,836	6.2%	
<i>Construction &amp; development</i>	\$18,012	\$15,353	-14.8%	
<i>Closed-end 1-4 family residential</i>	\$26,521	\$27,489	3.7%	
<i>Home equity</i>	\$5,501	\$5,941	8.0%	
<i>Credit card</i>	\$1,259	\$1,673	32.9%	
<i>Other consumer</i>	\$7,114	\$7,273	2.2%	
<i>Commercial &amp; Industrial</i>	\$16,119	\$14,509	-10.0%	
<i>Commercial real estate</i>	\$16,888	\$22,577	33.7%	
Unused commitments	\$35,685	\$36,130	1.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$28,527	\$28,588	0.2%	
Asset-backed securities	\$0	\$0	-41.0%	
Other securities	\$3,592	\$4,467	24.4%	
Cash & balances due	\$2,218	\$2,079	-6.3%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$3,115	\$7,441	138.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$3,120	\$8,049	158.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$135,485	\$142,148	4.9%	
Deposits	\$99,177	\$115,444	16.4%	
Total other borrowings	\$22,854	\$19,887	-13.0%	
FHLB advances	\$9,838	\$10,511	6.8%	
<b>Equity</b>				
Equity capital at quarter end	\$13,844	\$16,971	22.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$288	\$2,433	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.8%	9.0%	--	
Tier 1 risk based capital ratio	10.9%	12.1%	--	
Total risk based capital ratio	13.6%	14.7%	--	
Return on equity <sup>1</sup>	8.2%	2.2%	--	
Return on assets <sup>1</sup>	0.8%	0.2%	--	
Net interest margin <sup>1</sup>	3.4%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	75.8%	51.4%	--	
Loss provision to net charge-offs (qtr)	171.9%	147.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	3.9%	13.1%	0.5%	1.2%
<i>Closed-end 1-4 family residential</i>	2.6%	5.6%	0.2%	0.4%
<i>Home equity</i>	0.7%	1.1%	0.3%	0.3%
<i>Credit card</i>	1.2%	1.0%	1.3%	1.5%
<i>Other consumer</i>	0.8%	0.8%	0.5%	0.5%
<i>Commercial &amp; Industrial</i>	0.7%	1.6%	0.2%	0.5%
<i>Commercial real estate</i>	1.4%	2.8%	0.1%	0.1%
<i>Total loans</i>	1.9%	4.6%	0.3%	0.5%