



UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

DIVISION OF
CORPORATION FINANCE

November 3, 2014

Via E-mail

Kelly S. King
Chief Executive Officer
BB&T Corporation
200 West Second Street
Winston-Salem, NC 27101

**Re: BB&T Corporation
Amendment No. 1 to Registration Statement on Form S-4
Filed October 24, 2014
File No. 333-199168**

Dear Mr. King:

We have limited our review of your registration statement to those issues we have addressed in our comments. In some of our comments, we may ask you to provide us with information so we may better understand your disclosure.

Please respond to this letter by amending your registration statement and providing the requested information. Where you do not believe our comments apply to your facts and circumstances or do not believe an amendment is appropriate, please tell us why in your response.

After reviewing any amendment to your registration statement and the information you provide in response to these comments, we may have additional comments.

Background of the Merger, page 42

1. We note your response to prior comment 1 and your revised disclosures on page 46 clarifying that Party A's stock proposal had a higher implied value per share than BB&T's proposal. Given that Party A's stock consideration was higher than BB&T's and that any merger with Party A or BB&T would require final regulatory approval, we do not agree that identification of Party A is immaterial to an investment decision concerning The Bank of Kentucky' Financial Corporation's proposed merger with BB&T. Accordingly, please revise the registration statement to identify Party A.

Where you can find more information, page 113

2. Please refer to Item 11(a)(2) of Form S-4 and revise to incorporate by reference BB&T Corporation's Form 10-Q for the period ended September 30, 2014. Please also revise to incorporate by reference all other reports filed pursuant to Section 13(a) or 15(d) of the Exchange Act by the companies subsequent to the date of the initial registration

statement. For guidance, please refer to the Division's Compliance and Disclosure Interpretations, Securities Act Forms, Q. 123.05, available on our website.

We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filing to be certain that the filing includes the information the Securities Act of 1933 and all applicable Securities Act rules require. Since the company and its management are in possession of all facts relating to a company's disclosure, they are responsible for the accuracy and adequacy of the disclosures they have made.

Notwithstanding our comments, in the event you request acceleration of the effective date of the pending registration statement please provide a written statement from the company acknowledging that:

- should the Commission or the staff, acting pursuant to delegated authority, declare the filing effective, it does not foreclose the Commission from taking any action with respect to the filing;
- the action of the Commission or the staff, acting pursuant to delegated authority, in declaring the filing effective, does not relieve the company from its full responsibility for the adequacy and accuracy of the disclosure in the filing; and
- the company may not assert staff comments and the declaration of effectiveness as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States.

Please refer to Rules 460 and 461 regarding requests for acceleration. We will consider a written request for acceleration of the effective date of the registration statement as confirmation of the fact that those requesting acceleration are aware of their respective responsibilities under the Securities Act of 1933 and the Securities Exchange Act of 1934 as they relate to the proposed public offering of the securities specified in the above registration statement. Please allow adequate time for us to review any amendment prior to the requested effective date of the registration statement.

Please contact Joseph McCann at (202) 551-6262 or Alexandra Ledbetter, Reviewing Attorney, at (202) 551-3317 with any questions.

Sincerely,

/s/ Suzanne Hayes

Suzanne Hayes
Assistant Director

cc (via email): Matthew M. Guest, Esq. – Wachtell, Lipton, Rosen & Katz