KENDALL CHALK W Form 4 February 12, 2003

SEC Form 4

FORM 4	UN	NITED STATES (OMB APPROVAL					
[] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. <i>See</i> Instruction 1(b).		W: ATEMENT OF CHA	OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response 0.5					
(Print or Type Responses)	Ĩ	lant to Section 16(a) of the Company Act of 1935 or		nours per respons	se 0.5			
1. Name and Address of Reporting Person [*] Chalk, W. Kendall	rson* (C							
(Last) (First) (Middle) P O Box 1250	Nur Per	S. Identification mber of Reporting son, if an entity luntary)	4. Statement for Month/Day/Year February 11, 2003		XOffice Senior Execut	Senior Executive Vice President Individual or Joint/Group Filing (Check Applicable		
(Street) Winston-Salem, NC 27102-250 (City) (State) (Zip)	_		5. If Amendment, Date of Original (Month/Day/Year)		Form filed by One Reporting Person Form filed by More than One Reporting Person			
Table I - Non-Derivative Secur	ities Acqui	ired, Disposed of, or Be	neficially Own	ed				
1. Title of Security 2. Transact	ion Date Day/Year) 2A. Deemed Execution Date, if any (Month/Day/Year)		-	4. Securities Acquir (A) or Disposed (D) Of (Instr. 3, 4, and 5)	Securities Beneficially	6. Owner- ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code V	Amount A/D Pric	ce			
Common Stock 02/11/2003	k 02/11/2003 M			14,466.000 \$11.4655	A 42,898.000) D		
Common Stock					48,386.457 (1) I	By 401(k)	
Common Stock					21,330.00) I	By Spouse	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

in this form are not required to

respond unless the form displays a currently valid OMB control number.

(over) SEC 1474 (9-02)

Chalk, W. Kendall - February 11, 2003

Form 4 (continued)

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Table II	- Derivativ	e Securities A	Acquired, Disp ants, options, c	osed of, or B	eneficially O	wned					
1. Title of Derivative Security (Instr. 3)	2. Conver-	3. Transaction Date (Month/ Day/ Year)	3A. Deemed	4. Transaction Code and Voluntary (V) Code (Instr.8)	5. Number	(Month/Day/Year)	Amount of Underlying Securities	of	Securities Beneficially Owned Following Reported Transactions (Instr.4)	10. Owner- ship Form of Deriv- ative Security: Direct (D) or Indirect (I) (Instr.4)	11. Nature of Indirect Beneficial Ownership (Instr.4)
Employee Stock Option (right to buy)	\$11.4655	02/11/2003		Code V M	(D) 14,466		Common Stock - 14,466	\$11.4655	0	D	
Employee Stock Option (right to buy)	\$10.2155						Common Stock - 7,136		7,136	D	
Employee Stock Option (right to buy)	\$9.3965						Common Stock - 20,646		20,646	D	
Employee Stock Option (right to buy)	\$13.1875						Common Stock - 36,802		36,802	D	
Employee Stock Option (right to buy)	\$20.1875						Common Stock - 24,768		24,768	D	
Employee Stock Option (right to buy)	\$31.0000						Common Stock - 16,900		16,900	D	
Employee Stock Option (right to buy)	\$36.3125						Common Stock - 15,222		15,222	D	
Employee Stock Option (right to buy)	\$23.9375						Common Stock - 55,561		55,561	D	
Employee Stock Option (right to buy)	\$36.5900						Common Stock - 39,409		39,409	D	

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Employee Stock Option (right to buy)	\$36.8400			Common Stock - 40,115	40,115	D	

Explanation of Responses :

** Intentional misstatements or omissions of facts
constitute Federal Criminal Violations.
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

By: Parris N. Adams, Attorney in- fact 02-12-2003 ** Signature of Reporting Person Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Page 2

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Chalk, W. Kendall - February 11, 2003

Power of Attorney

Form 4 (continued)

FOOTNOTE Descriptions for BB&T Corporation (BBT)

Form 4 - February 2003

W. Kendall Chalk P O Box 1250

Winston-Salem, NC 27102-250

Explanation of responses:

(1) Between October 1, 2002 and December 31, 2002, the reporting person acquired 287.897 shares of common stock under the Issuer's 401(k) plan. The information in this report is based on a plan statement dated as of December 31, 2002.

Page 3