

CHALK W KENDALL  
Form 4  
December 13, 2004

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**CHALK W KENDALL**

2. Issuer Name and Ticker or Trading Symbol  
**BB&T CORP [(BBT)]**

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
**P O BOX 1250**

3. Date of Earliest Transaction (Month/Day/Year)  
**12/09/2004**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)

**Sr. Executive Vice President**

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**WINSTON-SALEM, NC 271021250**

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V Amount (D) Price			
Common Stock	12/09/2004		G	V 700 D \$ 0	48,680	D	
Common Stock					52,644.744	I	By 401(k)
Common Stock					21,330	I	By Spouse

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

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SEC 1474 (9-02)

number.

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 13.188					12/19/1996 <sup>(1)</sup> 12/18/2005	Common Stock	26,802
Employee Stock Option (right to buy)	\$ 20.188					02/25/1998 <sup>(2)</sup> 02/24/2007	Common Stock	24,768
Employee Stock Option (right to buy)	\$ 31					02/24/1999 <sup>(3)</sup> 02/23/2008	Common Stock	16,900
Employee Stock Option (right to buy)	\$ 36.313					02/23/2000 <sup>(4)</sup> 02/23/2009	Common Stock	15,222
Employee Stock Option (right to buy)	\$ 23.938					02/22/2001 <sup>(5)</sup> 02/22/2010	Common Stock	55,561
Employee Stock Option (right to buy)	\$ 36.59					02/27/2002 <sup>(6)</sup> 02/27/2011	Common Stock	39,409

Employee Stock Option	\$ 36.84	02/26/2003 <sup>(7)</sup>	02/26/2012	Common Stock	40,115
(right to buy)					
Employee Stock Option	\$ 32.66	02/25/2004 <sup>(8)</sup>	02/25/2013	Common Stock	66,453
(Right to Buy)					
Employee Stock Option	\$ 36.68	02/24/2005 <sup>(9)</sup>	02/24/2014	Common Stock	62,045
(right to buy)					

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CHALK W KENDALL P O BOX 1250 WINSTON-SALEM, NC 271021250			Sr. Executive Vice President	

## Signatures

By: Parris N. Adams, Attorney -  
in- fact 12/10/2004

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) The option is exercisable in three equal annual installments beginning on 12/19/1996.
- (2) The option is exercisable in three equal annual installments beginning on 02/25/1998.
- (3) The option is exercisable in three equal annual installments beginning on 02/24/1999.
- (4) The option is exercisable in three equal annual installments beginning on 02/23/2000.
- (5) The option is exercisable in three equal annual installments beginning on 02/22/2001.
- (6) The option is exercisable in three equal annual installments beginning on 02/27/2002.
- (7) The option is exercisable in three equal annual installments beginning on 02/26/2003.
- (8) The option is exercisable in five equal annual installments beginning on 02/25/2004.
- (9) The option is exercisable in five equal annual installments beginning on 02/24/2005.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.