

CHALK W KENDALL  
Form 4  
February 24, 2005

**FORM 4**

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

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

**OMB APPROVAL**

OMB  
Number: 3235-0287  
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2005  
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(Print or Type Responses)

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

(Last) (First) (Middle)

P O BOX 1250

(Street)

WINSTON-SALEM, NC 271021250

(City) (State) (Zip)

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

3. Date of Earliest Transaction  
(Month/Day/Year)  
**02/22/2005**

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

5. Relationship of Reporting Person(s) to  
Issuer

(Check all applicable)

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

Sr. Executive Vice President

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

**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					48,680	D	
Common Stock					53,055.673 <sup>(1)</sup>	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 Underlying Security (Instr. 3 and 4)	Amount or Number of Shares
Stock Option (Right to Buy)	\$ 38.64	02/22/2005		A	75,407	02/22/2006 <sup>(2)</sup>	Common Stock	75,407
Employee Stock Option (right to buy)	\$ 13.188					12/19/1996 <sup>(3)</sup>	Common Stock	26,800
Employee Stock Option (right to buy)	\$ 20.188					02/25/1998 <sup>(4)</sup>	Common Stock	24,700
Employee Stock Option (right to buy)	\$ 31					02/24/1999 <sup>(5)</sup>	Common Stock	16,900
Employee Stock Option (right to buy)	\$ 36.313					02/23/2000 <sup>(6)</sup>	Common Stock	15,200
Employee Stock Option (right to buy)	\$ 23.938					02/22/2001 <sup>(7)</sup>	Common Stock	55,500
Employee Stock Option	\$ 36.59					02/27/2002 <sup>(8)</sup>	Common Stock	39,400

(right to  
buy)

Employee  
Stock

Option \$ 36.84

(right to  
buy)

02/26/2003<sup>(9)</sup> 02/26/2012

Common  
Stock 40,

Employee  
Stock

Option \$ 32.66

(right to  
buy)

02/25/2004<sup>(10)</sup> 02/25/2013

Common  
Stock 66,

Employee  
Stock

Option \$ 36.68

(right to  
buy)

02/24/2005<sup>(11)</sup> 02/24/2014

Common  
Stock 62,

## 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

02/24/2005

\_\_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 reporting person acquired 410,929 shares of common stock during the 4th quarter under the Issuer's 401(k) plan. The information in this report is based on a plan statement dated as of December 31, 2004.
- (2) The option is exercisable in five equal annual installments beginning on 2/22/2006.
- (3) The option is exercisable in three equal annual installments beginning on 12/19/1996.
- (4) The option is exercisable in three equal annual installments beginning on 02/25/1998.
- (5) The option is exercisable in three equal annual installments beginning on 02/24/1999.
- (6) The option is exercisable in three equal annual installments beginning on 02/23/2000.
- (7) The option is exercisable in three equal annual installments beginning on 02/22/2001.
- (8) The option is exercisable in three equal annual installments beginning on 02/27/2002.
- (9) The option is exercisable in three equal annual installments beginning on 02/26/2003.

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(10) The option is exercisable in five equal annual installments beginning on 02/25/2004.

(11) 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.

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