

WILSON CHARLES L  
Form 4  
October 26, 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 \*  
WILSON CHARLES L

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)

3. Date of Earliest Transaction (Month/Day/Year)  
10/25/2004

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

Sr. Executive Vice President

P O BOX 1250

(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 (A) or (D) Price			
Common Stock	10/25/2004		M	9,744 A \$ 9.397	9,830.872 <sup>(1)</sup>	D	
Common Stock	10/25/2004		S	7,000 D \$ 39.77	2,830.872	D	
Common Stock	10/25/2004		S	2,744 D \$ 39.76	86.872	D	
Common Stock					41,082.037 <sup>(2)</sup>	I	By 401(k)
Common Stock					2,483.29 <sup>(3)</sup>	I	By Custodian For Child-

Common Stock	1,722.562 <sup>(4)</sup>	I	Charles IV By Custodian For Child- Louis
Common Stock	984.955 <sup>(5)</sup>	I	By Custodian For Child- Robert

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

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SEC 1474  
(9-02)

**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)	Amount or Number of Shares	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 9.397	10/25/2004		M	9,744	12/20/1995 <sup>(6)</sup>	12/20/2004	Common Stock	9,744
Employee Stock Option (right to buy)	\$ 13.188					12/19/1996 <sup>(7)</sup>	12/18/2005	Common Stock	15,000
Employee Stock Option (right to buy)	\$ 20.188					02/25/1998 <sup>(8)</sup>	02/24/2007	Common Stock	11,000
Employee Stock	\$ 31					02/24/1999 <sup>(9)</sup>	02/23/2008	Common Stock	8,160

Option  
(right to  
buy)

Employee  
Stock

Option \$ 36.313  
(right to  
buy)

02/23/2000<sup>(10)</sup> 02/23/2009

Common  
Stock 7,26

Employee  
Stock

Option \$ 23.938  
(right to  
buy)

02/22/2001<sup>(11)</sup> 02/22/2010

Common  
Stock 21,1

Employee  
Stock

Option \$ 36.59  
(right to  
buy)

02/27/2002<sup>(12)</sup> 02/27/2011

Common  
Stock 14,7

Employee  
Stock

Option \$ 36.84  
(right to  
buy)

02/26/2003<sup>(13)</sup> 02/26/2012

Common  
Stock 15,8

Employee  
Stock

Option \$ 32.66  
(Right to  
Buy)

02/25/2004<sup>(14)</sup> 02/25/2013

Common  
Stock 43,7

Employee  
Stock

Option \$ 36.68  
(right to  
buy)

02/24/2005<sup>(15)</sup> 02/24/2014

Common  
Stock 41,3

## Reporting Owners

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

## Signatures

By: Parris N. Adams,  
Attorney-in-fact 10/26/2004

\_\_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) Includes 0.783 shares acquired in May and 0.770 shares acquired in August under the Issuer's Dividend Reinvestment Plan.  
Between January 1, 2004 and September 30, 2004, the reporting person acquired 921.629 shares of common stock during the 1st quarter; 445.724 shares of common stock during the 2nd quarter; and 324.438 shares of common stock during the 3rd quarter under the Issuer's 401(k) plan. The information in this report is based on a plan statement dated as of September 30, 2004.
- (2) Includes 22.373 shares acquired in May and 21.998 shares acquired in August under the Issuer's Dividend Reinvestment Plan.
- (3) Includes 15.519 shares acquired in May and 15.259 shares acquired in August under the Issuer's Dividend Reinvestment Plan.
- (4) Includes 8.874 shares acquired in May and 8.725 shares acquired in August under the Issuer's Dividend Reinvestment Plan.
- (5) The option is exercisable in three equal annual installments beginning on 12/20/1995.
- (6) The option is exercisable in three equal annual installments beginning on 12/19/1996.
- (7) The option is exercisable in three equal annual installments beginning on 02/25/1998.
- (8) The option is exercisable in three equal annual installments beginning on 02/24/1999.
- (9) The option is exercisable in three equal annual installments beginning on 02/23/2000.
- (10) The option is exercisable in three equal annual installments beginning on 02/22/2001.
- (11) The option is exercisable in three equal annual installments beginning on 02/27/2002.
- (12) The option is exercisable in three equal annual installments beginning on 02/26/2003.
- (13) The option is exercisable in five equal annual installments beginning on 02/25/2004.
- (14) 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.