

CHALK W KENDALL
 Form 4
 February 24, 2005

FORM 4

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

OMB APPROVAL

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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)
02/22/2005

____ 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)
				(A) or (D) Code V Amount (D) Price			
Common Stock					48,680	D	
Common Stock					53,055.673 ⁽¹⁾	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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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 Security (Instr. 3 and 4)
				Code V	(A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
Stock Option (Right to Buy)	\$ 38.64	02/22/2005		A	75,407	02/22/2006 ⁽²⁾ 02/22/2015	Common Stock 75,407
Employee Stock Option (right to buy)	\$ 13.188					12/19/1996 ⁽³⁾ 12/18/2005	Common Stock 26,800
Employee Stock Option (right to buy)	\$ 20.188					02/25/1998 ⁽⁴⁾ 02/24/2007	Common Stock 24,700
Employee Stock Option (right to buy)	\$ 31					02/24/1999 ⁽⁵⁾ 02/23/2008	Common Stock 16,900
Employee Stock Option (right to buy)	\$ 36.313					02/23/2000 ⁽⁶⁾ 02/23/2009	Common Stock 15,200
Employee Stock Option (right to buy)	\$ 23.938					02/22/2001 ⁽⁷⁾ 02/22/2010	Common Stock 55,500
Employee Stock Option	\$ 36.59					02/27/2002 ⁽⁸⁾ 02/27/2011	Common Stock 39,400

(right to buy)

Employee Stock

Option \$ 36.84
(right to buy)

02/26/2003⁽⁹⁾ 02/26/2012

Common Stock 40,

Employee Stock

Option \$ 32.66
(right to buy)

02/25/2004⁽¹⁰⁾ 02/25/2013

Common Stock 66,

Employee Stock

Option \$ 36.68
(right to buy)

02/24/2005⁽¹¹⁾ 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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