

WILSON CHARLES L
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 *
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)
02/22/2005

____ 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 Ownership (Instr. 4)
				(A) or (D) Code V Amount (D) Price			
Common Stock					88.374 ⁽¹⁾	D	
Common Stock					41,402.685 ⁽²⁾	I	By 401(k)
Common Stock					2,526.193 ⁽³⁾	I	By Custodian For Child-Charles IV
Common Stock					1,752.322 ⁽⁴⁾	I	By Custodian For Child-

Common Stock	1,001,972 ⁽⁵⁾ I	Louis By Custodian For Child- Robert
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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 Underlying Security (Instr. 3 and 4)	8. Amount or Number of Shares
				Code V	(A) (D)	Date Exercisable Expiration Date	Title	
Employee Stock Option (right to buy)	\$ 36.84					02/26/2003 ⁽¹³⁾ 02/26/2012	Common Stock	15,3
Employee Stock Option (right to buy)	\$ 32.66					02/25/2004 ⁽¹⁴⁾ 02/25/2013	Common Stock	43,7
Employee Stock Option (right to buy)	\$ 36.68					02/24/2005 ⁽¹⁵⁾ 02/24/2014	Common Stock	41,3
Stock Option (Right to Buy)	\$ 38.64	02/22/2005		A	55,253	02/22/2006 ⁽⁶⁾ 02/22/2015	Common Stock	55,2
Employee Stock Option	\$ 13.188					12/19/1996 ⁽⁷⁾ 12/18/2005	Common Stock	15,0

(right to buy)

Employee Stock

Option \$ 20.188

(right to buy)

02/25/1998⁽⁸⁾ 02/24/2007

Common Stock 11,0

Employee Stock

Option \$ 31

(right to buy)

02/24/1999⁽⁹⁾ 02/23/2008

Common Stock 8,1

Employee Stock

Option \$ 36.313

(right to buy)

02/23/2000⁽¹⁰⁾ 02/23/2009

Common Stock 7,2

Employee Stock

Option \$ 23.938

(right to buy)

02/22/2001⁽¹¹⁾ 02/22/2010

Common Stock 21,

Employee Stock

Option \$ 36.59

(right to buy)

02/27/2002⁽¹²⁾ 02/27/2011

Common Stock 14,7

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 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) Includes 0.734 shares acquired in November 2004 and 0.768 shares acquired in February 2005, under the Issuer's Dividend Reinvestment Plan.

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- (2) Between October 1, 2004 and December 31, 2004, the reporting person acquired 320.648 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, 2004.
- (3) Includes 20.963 shares acquired in November 2004 and 21.940 shares acquired in February 2005, under the Issuer's Dividend Reinvestment Plan.
- (4) Includes 14.541 shares acquired in November 2004 and 15.219 shares acquired in February 2005, under the Issuer's Dividend Reinvestment Plan.
- (5) Includes 8.315 shares acquired in November 2004 and 8.702 shares acquired in February 2005, under the Issuer's Dividend Reinvestment Plan.
- (6) The option is exercisable in five equal annual installments beginning on 2/22/2006.
- (7) The option is exercisable in three equal annual installments beginning on 12/19/1996.
- (8) The option is exercisable in three equal annual installments beginning on 02/25/1998.
- (9) The option is exercisable in three equal annual installments beginning on 02/24/1999.
- (10) The option is exercisable in three equal annual installments beginning on 02/23/2000.
- (11) The option is exercisable in three equal annual installments beginning on 02/22/2001.
- (12) The option is exercisable in three equal annual installments beginning on 02/27/2002.
- (13) The option is exercisable in three equal annual installments beginning on 02/26/2003.
- (14) The option is exercisable in five equal annual installments beginning on 02/25/2004.
- (15) 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.