

# SECURITIES AND EXCHANGE COMMISSION

## FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2004-05-18** | Period of Report: **2004-05-17**

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### REPORTING OWNER

#### **CHALK W KENDALL**

CIK: **1195163**

Type: **4** | Act: **34** | File No.: **001-10853** | Film No.: **04816676**

Business Address

*C/O BB&T*

*P O BOX 1250*

*WINSTON SALEM NC*

*27102-1250*

*3367333038*

### ISSUER

#### **BB&T CORP**

CIK: **92230** | IRS No.: **560939887** | State of Incorp.: **NC** | Fiscal Year End: **1231**

SIC: **6021** National commercial banks

Mailing Address

*200 WEST SECOND STREET*

*WINSTON-SALEM NC 27101*

Business Address

*200 WEST SECOND STREET*

*WINSTON-SALEM NC 27101*

*3367332000*

# FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

### OMB APPROVAL

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### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

1. Name and Address of Reporting Person <b>CHALK W KENDALL</b>			2. Issuer Name and Ticker or Trading Symbol <b>BB&amp;T CORP [(BBT)]</b>		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) ____ Director _____ 10% Owner <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) <b>Sr. Executive Vice President</b>	
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <b>05/17/2004</b>		6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person ____ Form Filed by More than One Reporting Person	
P O BOX 1250			4. If Amendment, Date Original Filed(Month/Day/Year)			
(Street) <b>WINSTON-SALEM, NC 271021250</b>						
(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	05/17/2004		M		6,882	A	\$9.397	49,380	D	
Common Stock								51,772.585 <sup>(1)</sup>	I	By 401(k)
Common Stock								21,330	I	By Spouse

**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 Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Employee Stock Option (right to buy)	\$9.397	05/17/2004		M		6,882		12/20/1995 <sup>(2)</sup>	12/20/2004	Common Stock	6,882	\$9.397	0	D	
Employee Stock Option	\$13.188							12/19/1996 <sup>(3)</sup>	12/18/2005	Common Stock	36,802		36,802	D	

(right to buy)																	
Employee Stock Option (right to buy)	\$20.188							02/25/1998 <sup>(4)</sup>	02/24/2007	Common Stock	24,768		24,768		D		
Employee Stock Option (right to buy)	\$31							02/24/1999 <sup>(5)</sup>	02/23/2008	Common Stock	16,900		16,900		D		
Employee Stock Option (right to buy)	\$36.313							02/23/2000 <sup>(6)</sup>	02/23/2009	Common Stock	15,222		15,222		D		
Employee Stock Option (right to buy)	\$23.938							02/22/2001 <sup>(7)</sup>	02/22/2010	Common Stock	55,561		55,561		D		
Employee Stock Option (right to buy)	\$36.59							02/27/2002 <sup>(8)</sup>	02/27/2011	Common Stock	39,409		39,409		D		
Employee Stock Option (right to buy)	\$36.84							02/26/2003 <sup>(9)</sup>	02/26/2012	Common Stock	40,115		40,115		D		
Employee Stock Option (Right to Buy)	\$32.66							02/25/2004 <sup>(10)</sup>	02/25/2013	Common Stock	66,453		66,453		D		
Employee Stock Option (right to buy)	\$36.68							02/24/2005 <sup>(11)</sup>	02/24/2014	Common Stock	62,045		62,045		D		

**Explanation of Responses:**

1. Between January 1, 2004 and March 30, 2004, the reporting person acquired 1,097.419 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 March 30, 2004.
2. The option is exercisable in three equal annual installments beginning on 12/20/1995.
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.
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.

**Signatures**

By: Parris N. Adams, Attorney -in - fact for:

\*\* Signature of Reporting Person

05/17/2004

Date

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

\* 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).

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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