

CHALK W KENDALL
 Form 4
 December 13, 2004

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)

3. Date of Earliest Transaction (Month/Day/Year)
12/09/2004

____ 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		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 Ownership (Instr. 4)	
			Code	V	Amount	(D)				Price
Common Stock	12/09/2004		G	V	700	D	\$ 0	48,680	D	
Common Stock								52,644.744	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 of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 13.188					12/19/1996 ⁽¹⁾ 12/18/2005	Common Stock	26,802
Employee Stock Option (right to buy)	\$ 20.188					02/25/1998 ⁽²⁾ 02/24/2007	Common Stock	24,768
Employee Stock Option (right to buy)	\$ 31					02/24/1999 ⁽³⁾ 02/23/2008	Common Stock	16,900
Employee Stock Option (right to buy)	\$ 36.313					02/23/2000 ⁽⁴⁾ 02/23/2009	Common Stock	15,222
Employee Stock Option (right to buy)	\$ 23.938					02/22/2001 ⁽⁵⁾ 02/22/2010	Common Stock	55,561
Employee Stock Option (right to buy)	\$ 36.59					02/27/2002 ⁽⁶⁾ 02/27/2011	Common Stock	39,409

Employee Stock Option (right to buy)	\$ 36.84	02/26/2003 ⁽⁷⁾	02/26/2012	Common Stock	40,115
Employee Stock Option (Right to Buy)	\$ 32.66	02/25/2004 ⁽⁸⁾	02/25/2013	Common Stock	66,453
Employee Stock Option (right to buy)	\$ 36.68	02/24/2005 ⁽⁹⁾	02/24/2014	Common Stock	62,045

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 12/10/2004

**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) The option is exercisable in three equal annual installments beginning on 12/19/1996.
- (2) The option is exercisable in three equal annual installments beginning on 02/25/1998.
- (3) The option is exercisable in three equal annual installments beginning on 02/24/1999.
- (4) The option is exercisable in three equal annual installments beginning on 02/23/2000.
- (5) The option is exercisable in three equal annual installments beginning on 02/22/2001.
- (6) The option is exercisable in three equal annual installments beginning on 02/27/2002.
- (7) The option is exercisable in three equal annual installments beginning on 02/26/2003.
- (8) The option is exercisable in five equal annual installments beginning on 02/25/2004.
- (9) 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.