

HELM JANE P  
Form 4  
February 24, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
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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 \*  
HELM JANE P

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)

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 Ownership (Instr. 4)
Common Stock				(A) or (D) Price	2,356.849 <sup>(1)</sup>	D	

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 1474 (9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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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)			
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 39.35	02/22/2005		A		3,050		02/22/2006 <sup>(2)</sup>	02/22/2015	Common Stock	3,050
Stock Option (right to buy)	\$ 22.602							06/30/1998	12/31/2007	Common Stock	719
Stock Option (right to buy)	\$ 24.777							01/01/1999	07/01/2008	Common Stock	3,632
Stock Option (right to buy)	\$ 28.872							06/30/1999	12/31/2008	Common Stock	727
Stock Option (right to buy)	\$ 26.764							01/01/2000	07/01/2009	Common Stock	3,530
Stock Option (right to buy)	\$ 23.238							06/30/2000	12/31/2009	Common Stock	1,032
Stock Option (right to buy)	\$ 20.744							01/03/2001	07/03/2010	Common Stock	5,350
Stock Option (right to buy)	\$ 25.503							06/30/2001	12/29/2010	Common Stock	941
Stock Option	\$ 25.75							01/01/2004	07/01/2013	Common Stock	6,060

(right to buy)

Stock

Option (right to buy) \$ 28.89

06/30/2004 12/31/2013 Common Stock 1,194

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HELM JANE P P O BOX 1250 WINSTON-SALEM, NC 271021250	X			

## Signatures

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

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 15.954 shares acquired in February; 17.331 shares acquired in May; 17.040 shares acquired in August; 16.239 shares acquired in November 2004 and 16.995 shares acquired in February 2005, under the Issuer's Dividend Reinvestment Plan.
- (2) The option is exercisable in five equal annual installments beginning on 2/22/2006.

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.