DUCK BARBARA F

Form 4

February 24, 2005

FORM 4

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

OMB Number: 3235-0287

Estimated average

Check this box if no longer subject to

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005

OMB APPROVAL

Section 16. Form 4 or Form 5 obligations may continue.

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

burden hours per response... 0.5

1(b).

(Print or Type Responses)

See Instruction

1. Name and Address of Reporting Person * DUCK BARBARA F			2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer		
			BB&T CORP [(BBT)]	(Check all applicable)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction			
			(Month/Day/Year)	Director 10% Owner		
P O BOX 1250			02/22/2005	_X_ Officer (give title Other (specify		
				below) below)		
				Sr. Executive Vice President		
(Street)			4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Check		
			Filed(Month/Day/Year)	Applicable Line)		
				X Form filed by One Reporting Person		
WINSTON-SALEM, NC 271021250				Form filed by More than One Reporting		
,, 11 (5 1 01 (D1 122111, 1 1	C 2, 1021230		Person		

(City)	(State) (2	Table	I - Non-Do	erivative S	Securities Ac	quired, Disposed	of, or Beneficia	lly Owned
1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securit	ties	5. Amount of	6. Ownership	7. Nature of
Security	(Month/Day/Year)	Execution Date, if	TransactionAcquired (A) or		Securities	Form: Direct	Indirect	
(Instr. 3)		any	Code	Disposed	of (D)	Beneficially	(D) or	Beneficial
		(Month/Day/Year)	(Instr. 8)	(Instr. 3,	4 and 5)	Owned	Indirect (I)	Ownership
						Following	(Instr. 4)	(Instr. 4)
					(4)	Reported		
					(A)	Transaction(s)		
			Code V	Amount	or (D) Price	(Instr. 3 and 4)		
C			Code V	Amount	(D) Price			
Common						5,445.046 (1)	T	By 401(k)
Stock						5,115.010 <u></u>	*	Dy 101(R)

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)

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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)	Code	5. Number of Derivative Securities Acquired or Dispos (D) (Instr. 3, 4 and 5)	e (A) ed of	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount Underlying Securition (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amou or Numb of Sha
Stock Option (Right to Buy)	\$ 38.64	02/22/2005		A	38,768		02/22/2006(2)	02/22/2015	Common Stock	38,7
Employee Stock Option (right to buy)	\$ 31						02/24/1999(3)	02/23/2008	Common Stock	940
Employee Stock Option (right to buy)	\$ 36.313						02/23/2000(4)	02/23/2009	Common Stock	2,35
Employee Stock Option (right to buy)	\$ 23.938						02/22/2001(5)	02/22/2010	Common Stock	5,60
Employee Stock Option (right to buy)	\$ 36.59						02/27/2002(6)	02/27/2011	Common Stock	3,86
Employee Stock Option (right to buy)	\$ 36.84						02/26/2003(7)	02/26/2012	Common Stock	4,05
Employee Stock Option (right to buy)	\$ 32.66						02/25/2004(8)	02/25/2013	Common Stock	5,49
Employee Stock	\$ 36.68						02/24/2005(9)	02/24/2014	Common Stock	29,2

Option (right to buy)

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

DUCK BARBARA F 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).
- Between January 1, 2004 and December 31, 2004, the reporting person acquired 336.458 shares in the 1st quarter, 233.751 shares in the (1) 2nd quarter, 212.107 shares in the 3rd quarter, and 42.069 shares in the 4th quarter of BB&T common stock under the BB&T 401(k) plan. The information in this report is based on plan statements dated from January 31, 2004 through 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 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.

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