

WIGGS STEVEN B  
Form 4  
October 26, 2004

**FORM 4**

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

OMB APPROVAL

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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 \*  
WIGGS STEVEN B

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)  
P O BOX 1250

3. Date of Earliest Transaction (Month/Day/Year)  
10/25/2004

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
Sr. Exec. V.P.

(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 Beneficial Ownership (Instr. 4)
			Code	V	Amount or Price		
Common Stock	10/25/2004		M		12,122 A \$ 13.188	(1)	D
Common Stock	10/25/2004		S		6,000 D \$ 39.76		D
Common Stock					12,429.224 (2)	I	By 401(k)
Common Stock					224.253 (3)	I	By Custodian For Child-Gregory
Common Stock					225.942 (4)	I	By Custodian For

Child-Michael

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 of Underlying Security (Instr. 3 and 4)	Amount or Number of Shares
Employee Stock Option (right to buy)	\$ 13.188	10/25/2004		M	12,122	12/19/1996 <sup>(5)</sup> 12/18/2005	Common Stock	12,122
Employee Stock Option (right to buy)	\$ 20.188					02/25/1998 <sup>(6)</sup> 02/24/2007	Common Stock	8,700
Employee Stock Option (right to buy)	\$ 31					02/24/1999 <sup>(7)</sup> 02/23/2008	Common Stock	5,800
Employee Stock Option (right to buy)	\$ 36.313					02/23/2000 <sup>(8)</sup> 02/23/2009	Common Stock	5,900
Employee Stock Option (right to buy)	\$ 23.938					02/22/2001 <sup>(9)</sup> 02/22/2010	Common Stock	9,300
	\$ 36.59					02/27/2002 <sup>(10)</sup> 02/20/2011		6,700

Employee Stock Option (right to buy)				Common Stock	
Employee Stock Option \$ 36.84 (right to buy)		02/26/2003 <sup>(11)</sup>	02/26/2012	Common Stock	7,0
Employee Stock Option \$ 32.66 (Right to Buy)		02/25/2004 <sup>(12)</sup>	02/25/2013	Common Stock	9,7
Employee Stock Option \$ 36.68 (right to buy)		02/24/2005 <sup>(13)</sup>	02/24/2014	Common Stock	33,0

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
WIGGS STEVEN B P O BOX 1250 WINSTON-SALEM, NC 271021250			Sr. Exec. V.P.	

## Signatures

By: Parris N. Adams, Attorney  
in fact 10/26/2004  
\*\*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) Includes 0.2690 shares acquired in May and 0.264 shares acquired in August under the Issuer's Dividend Reinvestment Plan.  
Between January 1, 2004 and September 30, 2004, the reporting person acquired 97.846 shares of common stock during the 1st quarter;
- (2) 107.696 shares of common stock during the 2nd quarter; and 98.114 shares of common stock during the 3rd quarter under the Issuer's 401(k) plan. The information in this report is based on a plan statement dated as of September 30, 2004.
- (3) Includes 0.128 shares acquired in May and 0.126 shares acquired in August under the Issuer's Dividend Reinvestment Plan.
- (4) Includes 0.144 shares acquired in May and 0.141 shares acquired in August under the Issuer's Dividend Reinvestment Plan.
- (5) The option is exercisable in three equal annual installments beginning on 12/19/1996.
- (6) The option is exercisable in three equal annual installments beginning on 02/25/1998.

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- (7) The option is exercisable in three equal annual installments beginning on 02/24/1999.
- (8) The option is exercisable in three equal annual installments beginning on 02/23/2000.
- (9) The option is exercisable in three equal annual installments beginning on 02/22/2001.
- (10) The option is exercisable in three equal annual installments beginning on 02/27/2002.
- (11) The option is exercisable in three equal annual installments beginning on 02/26/2003.
- (12) The option is exercisable in five equal annual installments beginning on 02/25/2004.
- (13) 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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