

KENDALL CHALK W  
 Form 4  
 February 12, 2003  
 SEC Form 4

<p><b>FORM 4</b></p> <p>[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).</p> <p>(Print or Type Responses)</p>	<p><b>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</b>                  Washington, D.C. 20549</p> <p><b>STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP</b></p> <p>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</p>	<p>OMB APPROVAL</p> <hr/> <p>OMB Number: 3235-0287                  Expires: January 31, 2005                  Estimated average burden hours per response: . . . . 0.5</p>
<p>1. Name and Address of Reporting Person*</p> <p><b>Chalk, W. Kendall</b></p> <hr/> <p>(Last) (First)                  (Middle)</p> <p><b>P O Box 1250</b></p> <hr/> <p>(Street)</p> <p><b>Winston-Salem, NC 27102-250</b></p> <hr/> <p>(City) (State)                  (Zip)</p>	<p>2. Issuer Name and Ticker or Trading Symbol</p> <p><b>BB&amp;T Corporation (BBT)</b></p>	<p>6. Relationship of Reporting Person(s) to Issuer                  (Check all applicable)</p> <p>_____ Director _____ 10% Owner  <input checked="" type="checkbox"/> Officer _____ Other  <u><b>Senior Executive Vice President</b></u></p> <hr/> <p>7. Individual or Joint/Group Filing (Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person  <input type="checkbox"/> Form filed by More than One Reporting Person</p>
<p>3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)</p>	<p>4. Statement for Month/Day/Year</p> <p><b>February 11, 2003</b></p> <hr/> <p>5. If Amendment, Date of Original (Month/Day/Year)</p>	

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 and Voluntary Code (Instr. 8)	4. Securities Acquired (A) or Disposed (D) Of (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/D   Price			
Common Stock	02/11/2003		M	14,466.000   A   \$11.4655	42,898.000	D	
Common Stock					48,386.457 (1)	I	By 401(k)
Common Stock					21,330.000	I	By Spouse

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).

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.

(over)  
 SEC 1474 (9-02)

**Chalk, W. Kendall - February 11, 2003**

**Form 4 (continued)**

Edgar Filing: KENDALL CHALK W - Form 4

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 and Voluntary Code (Instr.8)	5. Number of Derivative Securities Acquired (A) or Disposed (D) Of (Instr. 3,4 and 5)	6. Date Exercisable(DE) and Expiration Date(ED) (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr.5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transactions (Instr.4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr.4)	11. Nature of Indirect Beneficial Ownership (Instr.4)
						(DE)   (ED)					
Employee Stock Option (right to buy)	\$11.4655	02/11/2003		M	(D) 14,466		Common Stock - 14,466	\$11.4655	0	D	
Employee Stock Option (right to buy)	\$10.2155						Common Stock - 7,136		7,136	D	
Employee Stock Option (right to buy)	\$9.3965						Common Stock - 20,646		20,646	D	
Employee Stock Option (right to buy)	\$13.1875						Common Stock - 36,802		36,802	D	
Employee Stock Option (right to buy)	\$20.1875						Common Stock - 24,768		24,768	D	
Employee Stock Option (right to buy)	\$31.0000						Common Stock - 16,900		16,900	D	
Employee Stock Option (right to buy)	\$36.3125						Common Stock - 15,222		15,222	D	
Employee Stock Option (right to buy)	\$23.9375						Common Stock - 55,561		55,561	D	
Employee Stock Option (right to buy)	\$36.5900						Common Stock - 39,409		39,409	D	

Edgar Filing: KENDALL CHALK W - Form 4

Employee Stock Option (right to buy)	\$36,8400						Common Stock - 40,115		40,115	D	

Explanation of Responses :

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

**By: Parris N. Adams, Attorney - in- fact**      **02-12-2003**

\*\* Signature of Reporting Person

Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient,

see Instruction 6 for procedure.

**Power of Attorney**

Page 2

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.

**Chalk, W. Kendall - February 11, 2003**

**Form 4 (continued)**

**FOOTNOTE Descriptions for BB&T Corporation (BBT)**

Form 4 - February 2003

**W. Kendall Chalk  
P O Box 1250**

**Winston-Salem, NC 27102-250**

**Explanation of responses:**

(1) Between October 1, 2002 and December 31, 2002, the reporting person acquired 287,897 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 December 31, 2002.

Page 3