

BB&T CORP
Form 8-K
February 18, 2004

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

**Form 8-K
Current Report**

**Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934**

February 18, 2004

Date of Report (Date of earliest event reported)

BB&T Corporation

(Exact name of registrant as specified in its charter)

Commission file number : 1-10853

North Carolina
(State of incorporation)

56-0939887
(I.R.S. Employer Identification No.)

200 West Second Street
Winston-Salem, North Carolina
(Address of principal executive offices)

27101
(Zip Code)

(336) 733-2000
(Registrant's telephone number, including area code)

This Form 8-K has 1 page.

ITEM 9. Regulation FD Disclosure

The purpose of this Current Report on Form 8-K is to file a press release with respect to BB&T's 2004 Annual Investor and Analyst Conference Webcast.

EXHIBIT INDEX

Exhibit 99.1 Press Release announcing BB&T's 2004 Annual Investor and Analyst Conference Webcast.

S I G N A T U R E

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BB&T CORPORATION
(Registrant)

By: /S/ EDWARD D. VEST

Edward D. Vest
Senior Vice President and Controller
(Principal Accounting Officer)

Date: February 18, 2004