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

October 29, 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 56-0939887

(State of incorporation) (I.R.S. Employer Identification No.)

200 West Second Street

Winston-Salem, North Carolina 27101
(Address of principal executive offices) (Zip Code)

(336) 733-2000

(Registrant's telephone number, including area code)

This Form 8-K has 40 pages.

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ITEM 1.01 Entry into a Material Definitive Agreement

The purpose of this Current Report on Form 8-K is to file the Employment Agreements for BB&T Corporation s Christopher L. Henson and Ricky K. Brown, and to file amendments to Kelly S. King s Employment Agreement, all approved by the Board of Directors on October 26, 2004.

ITEM 9.01 Financial Statements and Exhibits

- Exhibit 99.1 Employment Agreement for Christopher L. Henson.
- Exhibit 99.2 Employment Agreement for Ricky K. Brown.
- Exhibit 99.3 Amended and Restated Employment Agreement for Kelly S. King.

SIGNATURE

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 Corporate Controller (Principal Accounting Officer)

Date: November 1, 2004