

BB&T CORP  
Form 8-K  
February 11, 2003

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

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**Form 8-K  
Current Report**

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

**February 11, 2003**  
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**

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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 2 pages.**

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**ITEM 9. REGULATION FD DISCLOSURE**

The purpose of this Current Report on Form 8-K is to announce the Investor and Analyst Conference Webcast to be held February 13, 2003.

## **BB&T Corporation to Hold Investor and Analyst Conference Webcast**

WINSTON-SALEM, N.C., Feb. 11/PRNewswire/ -- BB&T Corporation (NYSE: BBT) will host an investor and analyst conference on Thursday, February 13, from 8:15 a.m. - 2:30 p.m. (EST).

Its purpose will be to provide information to investors and potential investors about BB&T Corporation, including the company's operations, financial performance and future strategies.

The event will be accessible on the Internet via the Investor Relations section of the BB&T website at [www.BBandT.com](http://www.BBandT.com) or at website <http://www.videonewswire.com/event.asp?id=10990>.

A replay of the event also will be available at the above web addresses until 5:00 p.m. on Feb. 28.

Winston-Salem-based BB&T Corporation operates more than 1,100 banking offices in the Carolinas, Georgia, Virginia, Maryland, West Virginia, Kentucky, Tennessee, Florida, Alabama, Indiana and Washington, D.C.

With \$80.2 billion in assets as of Dec. 31, BB&T Corp. is the nation's 13th largest financial holding company. Barron's, a Dow Jones weekly, ranks BB&T as the second highest performing financial institution in the country.

BB&T and its subsidiaries offer full-service commercial and retail banking and additional financial services such as insurance, investments, retail brokerage, corporate finance, international banking, leasing and trust. More information is available at [www.BBandT.com](http://www.BBandT.com).

/CONTACT: Tom Nicholson, Senior Vice President, Investor Relations, 336-733-3058 of BB&T Corporation/

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## **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/ SHERRY A. KELLETT

Sherry A. Kellett  
Senior Executive Vice President and Controller  
(Principal Accounting Officer)

Date: February 11, 2003

