

BB&T CORP  
Form 8-K  
September 15, 2003

---

**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**

**September 15, 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**

---

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 15 pages.**

---

**ITEM 5. OTHER EVENTS**

The purpose of this Current Report on Form 8-K is to reflect information with respect to BB&T's operating segments that appeared in BB&T's Annual Report on Form 10-K for the year ended December 31, 2002 in a format consistent with BB&T's current operating segment presentation, which provides additional disclosures concerning the Company's specialized lending operations. This presentation does not constitute an amendment or a restatement of BB&T's 2002 Annual Report on Form 10-K.

---

**EXHIBIT INDEX**

Exhibit 99.1 Operating Segments

Exhibit 99.2 Management's Discussion and Analysis of Segment Results

---

**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: September 15, 2003

---