

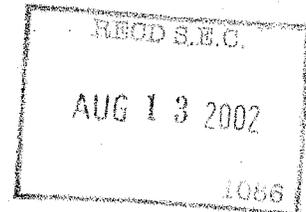
150 South Stratford Road (27104)
P.O. Box 1290
Winston-Salem, NC 27102
(336) 733-3099
Fax (336)-733-0118

VIA HAND DELIVERY

August 12, 2002

RECEIVED
OFFICE OF THE SECRETARY

AUG 13 2002



Mr. Jonathan G. Katz
Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

Re: BB&T Corporation Sworn Statements

Dear Mr. Katz:

Attached please find the completed sworn statement filed by BB&T Corporation's Chief Financial Officer, Scott E. Reed, in connection with the Order Requiring the Filing of Sworn Statements Pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934.

If you have any questions, please contact me at (336) 733-3021. Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Alan W. Greer".

Alan W. Greer
SEC and Shareholder Reporting Manager
BB&T Corporation

0940

**STATEMENT UNDER OATH OF PRINCIPAL FINANCIAL OFFICER REGARDING
FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS**

RECD S.D.O.
AUG 13 2002
1066

I, Scott E. Reed, state and attest that:

1. To the best of my knowledge, based upon a review of the covered reports of BB&T Corporation, and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

2. I have reviewed the contents of this statement with BB&T's Audit Committee.

3. In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - Annual Report on Form 10-K of BB&T Corporation as of and for the year ended December 31, 2001, which was filed on March 15, 2002;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of BB&T Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.

Scott E. Reed

Scott E. Reed
Senior Executive Vice President and
Chief Financial Officer
BB&T Corporation
August 12, 2002

Subscribed and sworn to

before me this 12th day of
August 2002.

/s/ Sandra B. Lewis

Notary Public

My Commission Expires:

May 29, 2007

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