

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

FEDERAL RESERVE BANK
OF CLEVELAND
JAN 10 2014
STATISTICS & ANALYSIS
DEPARTMENT

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Jean R. Hale

Name of the Holding Company Director and Official

Chairman, President & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Jean R. Hale
Signature of Holding Company Director and Official

03/25/2014

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- ☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1070644
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Community Trust Bancorp, Inc.

Legal Title of Holding Company

346 North Mayo Trail / P.O. Box 2947

(Mailing Address of the Holding Company) Street / P.O. Box

Pikeville

KY

41502-2947

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Taylor G. Newsome

VP/Financial Analyst III

Name

Title

606-433-4643

Area Code / Phone Number / Extension

606-218-8300

Area Code / FAX Number

newsomta@ctbi.com

E-mail Address

www.ctbi.com

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☒ No

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

Physical location (if different from mailing address)



Community Trust[®] Bancorp, Inc.

Community Trust Bancorp, Inc.

Pikeville, KY
Incorporated in Kentucky

100%

Community Trust Bank, Inc.

Pikeville, KY
Incorporated in
Kentucky

100%

Community Trust Community Development Corporation

Pikeville, KY
Incorporated in Kentucky

100%

Community Trust Insurance Services, Inc.

Pikeville, KY
Incorporated in Kentucky

Community Trust and Investment Company

Lexington, KY
Incorporated in
Kentucky

CTBI Preferred Capital Trust III

Pikeville, KY
Incorporated in
Delaware

Bankers Title of Central Kentucky, LLC

Lexington, KY
Incorporated in Kentucky
Non-managing Member

52%

12/31/13

FR Y-6 REPORT ITEMS

1: ANNUAL REPORT TO SHAREHOLDERS

Community Trust Bancorp, Inc. is registered with the Securities and Exchange Commission; therefore, an annual report is not being submitted.

2a: ORGANIZATION CHART

The Corporation is submitting a copy of its organization chart.

Community Trust Bancorp, Inc. has no companies reportable on the FR Y-10 that are not reportable on the FR Y-6 organization chart.

2b: DOMESTIC BRANCH LISTING

The Corporation is submitting a verified list of all domestic branches of Community Trust Bank, Inc.

3: SECURITIES HOLDERS

(1) The Corporation is submitting a list of all shareholders of record that directly or indirectly own, control, or hold with power to vote 5% or more of the Corporation's common stock.

(2) N/A

4: INSIDERS

The Corporation is including a list of each principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company, showing (1) name and address, (2) principal occupation, (3) title with holding company and subsidiaries, and (4) number of shares and percentage of securities of the bank holding company owned and ownership in other companies.

Item 3(1): Securities Holders

The following table sets forth information as to each shareholder known by the Corporation to beneficially own more than five percent of the Common Stock as of December 31, 2013:

Name and Address	Country of Incorporation	Number of Shares of Common Stock	Percentage
Community Trust and Investment Company as Fiduciary 100 East Vine Street, Suite 700 Lexington, Kentucky 40507	USA	1,564,981	9.9%
BlackRock Inc. 40 East 52 nd Street New York, NY 10022	USA	923,345	5.8%

Item 3(2): Securities Holders

N/A

Item 4: Insiders

Name	Position	Present Principal Occupation	Number of Shares Held	% of Total Outstanding
Charles J. Baird Pikeville, KY	Director	President - Baird and Baird, PSC	221,053	1.4%
Nick Carter Ashland, KY	Director	President and COO - Natural Resource Partners L.P.	5,000	(1)
Jean R. Hale Pikeville, KY	Chairman, President and CEO	Chairman, President and CEO - Community Trust Bancorp, Inc. Chairman of the Board - Community Trust Bank, Inc. and Community Trust and Investment Company	222,222	1.4%

Name	Position	Present Principal Occupation	Number of Shares Held	% of Total Outstanding
James E. McGhee II	Vice President	President - Three JC Investments	21,339	(1)
M. Lynn Parrish Pikeville, KY	Director	President - Marwood Land Company, Inc.	158,402	1.0%
Dr. James R. Ramsey Louisville, KY	Director	President - University of Louisville	8,500	(1)
Anthony W. St. Charles Cincinnati, OH	Director	President and Chief Executive Officer - A. W. St. Charles & Associates, Inc.	6,227	(1)
James B. Draughn Pikeville, KY	Executive Vice President	Executive Vice President/Operations - Community Trust Bank, Inc.	28,111	(1)
James J. Gartner Pikeville, KY	Executive Vice President	Executive Vice President/Chief Credit Officer - Community Trust Bank, Inc.	12,808	(1)
Mark A. Gooch Pikeville, KY	Executive Vice President and Secretary	Director, President and CEO - Community Trust Bank, Inc. Vice President and Director Community Trust and Investment Company	68,177	(1)
D. Andrew Jones Ashland, KY	Executive Vice President	Executive Vice President/Northeastern Region President - Community Trust Bank, Inc.	10,599	(1)
Larry W. Jones Lexington, KY	Executive Vice President	Executive Vice President/Central Region President - Community Trust Bank, Inc.	22,147	(1)
Richard W. Newsom Pikeville, KY	Executive Vice President	Executive Vice President/Eastern Region President - Community Trust Bank, Inc.	27,643	(1)
Ricky D. Sparkman Campbellsville, KY	Executive Vice President	Executive Vice President/South Central Region President - Community Trust Bank, Inc.	16,853	(1)

Name	Position	Present Principal Occupation	Number of Shares Held	% of Total Outstanding
Kevin J. Stumbo Pikeville, KY	Executive Vice President, CFO and Treasurer	Executive Vice President/CFO - Community Trust Bank, Inc. Vice President - Community Trust and Investment Company	27,529	(1)
Andy D. Waters Lexington, KY	Executive Vice President	President and CEO - Community Trust and Investment Company	4,428	(1)

(1) Owns less than 1 percent of outstanding shares.

Item 4: Insiders (continued)

Name	Ownership in Other Interests	Position	Percent of Ownership
Charles J. Baird Pikeville, KY	Baird & Baird, PSC	President	44%
	Eastwood, LLC	President	100%
	HWC, Inc.	President	50%
	TWG, Inc.	President	50%
	True Believer, LLC	President	50%
Nick Carter Ashland, KY	None		
Jean R. Hale Pikeville, KY	None		
James E. McGhee II Allen, KY	Three JC Investments LLC	President	60%
	Landcoal Land Company LLC	Secretary	50%
	Ryans Morristown LLC	Secretary	50%
	Up Country LLC	Member	25%
	James E. McGhee Trusts	Trustee	0%

Name	Ownership in Other Interests	Position	Percent of Ownership
M. Lynn Parrish Pikeville, KY	Marwood Land Co., Inc.	Director/President	100%
	Wayland Land Co., Inc.	Director/President	100%
	M.L. Parrish Family Foundation, Inc.	Director/President	25%
	Dudley's Building Partners, LLC	Member	42.86%
	Jigsaw Enterprises, LLC	Member	50%
	Eastern Telephone & Technologies, Inc.	Director	33.33%
James R. Ramsey Louisville, KY	None		
Anthony W. St. Charles Cincinnati, OH	Anthony W. St. Charles & Associates, Inc.	President and CEO	55%
	The St. Charles Group, LLC	President	25%
	Corbitt Graphics, LLC	Partner	50%
James B. Draughn Pikeville, KY	None		
James J. Gartner Pikeville, KY	None		
Mark A. Gooch Pikeville, KY	None		
D. Andrew Jones Ashland, KY	Diedrich Properties	President/Owner	100%
	Big Sandy Development	President/Owner	33.3%
	Machinery Exchange	President/Owner	33.3%
Larry W. Jones Lexington, KY	None		
Richard W. Newsom Pikeville, KY	None		
Ricky D. Sparkman Campbellsville, KY	Shanrick Properties, Inc.	Vice President	50%

Name	Ownership in Other Interests	Position	Percent of Ownership
Kevin J. Stumbo Pikeville, KY	None		
Andy D. Waters Lexington, KY	None		

Name	Principal Occupation if other than Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Names of Other Companies 25% of More Held (Percent of Ownership)
Richard W. Newsom Pikeville, KY, USA	N/A	Executive Vice President	Executive Vice President/Eastern Region President - Community Trust Bank, Inc.	None	(1)	N/A	N/A
Ricky D. Sparkman Campbellsville, KY, USA	N/A	Executive Vice President	Executive Vice President/South Central Region President - Community Trust Bank, Inc.	Vice President – Shanrick Properties, Inc.	(1)	N/A	Shanrick Properties, Inc. (50%)
Kevin J. Stumbo Pikeville, KY, USA	N/A	Executive Vice President, CFO and Treasurer	Executive Vice President/CFO - Community Trust Bank, Inc. Vice President - Community Trust and Investment Company	None	(1)	N/A	N/A
Andy D. Waters Lexington, KY, USA	N/A	Executive Vice President	President and CEO - Community Trust and Investment Company	None	(1)	N/A	N/A

(1) Owns less than 1 percent of outstanding shares.

Name	Principal Occupation if other than Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Names of Other Companies 25% of More Held (Percent of Ownership)
Mark A. Gooch Pikeville, KY, USA	N/A	Executive Vice President and Secretary	Director, President and CEO - Community Trust Bank, Inc. Vice President and Director Community Trust and Investment Company	None	(1)	N/A	N/A
D. Andrew Jones Ashland, KY, USA	N/A	Executive Vice President	Executive Vice President/ Northeastern Region President - Community Trust Bank, Inc.	President/Owner – Diedrich Properties	(1)	N/A	Diedrich Properties (100%)
				President/Owner – Big Sandy Development			Big Sandy Development (33.3%)
				President/Owner – Machinery Exchange			Machinery Exchange (33.3%)
Larry W. Jones Lexington, KY, USA	N/A	Executive Vice President	Executive Vice President/Central Region President - Community Trust Bank, Inc.	None	(1)	N/A	N/A

Name	Principal Occupation if other than Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Names of Other Companies 25% of More Held (Percent of Ownership)
Anthony W. St. Charles Cincinnati, OH, USA	President and Chief Executive Officer - A. W. St. Charles & Associates, Inc.	Director	N/A	President and CEO – Anthony W. St. Charles & Associates, Inc.	(1)	N/A	Anthony W. St. Charles & Associates, Inc. (55%)
				President – The St. Charles Group, LLC			The St. Charles Group, LLC (25%)
				Partner – Corbitt Graphics, LLC			Corbitt Graphics, LLC (50%)
James B. Draughn Pikeville, KY, USA	N/A	Executive Vice President	Executive Vice President/Operations - Community Trust Bank, Inc.	None	(1)	N/A	N/A
James J. Gartner Pikeville, KY, USA	N/A	Executive Vice President	Executive Vice President/Chief Credit Officer - Community Trust Bank, Inc.	None	(1)	N/A	N/A

Name	Principal Occupation if other than Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Names of Other Companies 25% of More Held (Percent of Ownership)
M. Lynn Parrish Pikeville, KY, USA	President - Marwood Land Company, Inc.	Director	N/A	Director/President – Marwood Land Co., Inc.	1.0%	N/A	Marwood Land Co., Inc. (100%)
				Director/President – Wayland Land Co., Inc.			Wayland Land Co., Inc. (100%)
				Director/President – M.L. Parrish Family Foundation, Inc.			M.L. Parrish Family Foundation, Inc. (25%)
				Member – Dudley’s Buildings Partners, LLC			Dudley’s Buildings Partners, LLC (42.86%)
				Member – Jigsaw Enterprises, LLC			Jigsaw Enterprises, LLC (50%)
				Director – Eastern Telephone & Technologies, Inc.			Eastern Telephone & Technologies, Inc. (33.33%)
Dr. James R. Ramsey Louisville, KY, USA	President - University of Louisville	Director	N/A	President - University of Louisville	(1)	N/A	N/A

Name	Principal Occupation if other than Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Names of Other Companies 25% of More Held (Percent of Ownership)
Jean R. Hale Pikeville, KY, USA	N/A	Chairman, President and CEO	Chairman, President and CEO - Community Trust Bancorp, Inc. and Chairman of the Board - Community Trust Bank, Inc. and Community Trust and Investment Company	None	1.4%	N/A	N/A
James E. McGhee II Pikeville, KY, USA	President - Three JC Investments	Director	N/A	President – Three JC Investments LLC Secretary – Landcoal Land Company LLC Secretary – Ryans Morristown LLC Member – Up Country LLC Trustee – James E. McGhee Trusts	(1)	N/A	Three JC Investments LLC (60%) Landcoal Land Company LLC (50%) Ryans Morristown LLC (50%) Up Country LLC (25%)

Item 4: Insiders

Name	Principal Occupation if other than Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Names of Other Companies 25% of More Held (Percent of Ownership)
Charles J. Baird Pikeville, KY, USA	President - Baird and Baird, PSC	Director	Director, Community Trust and Investment Company	President – Baird & Baird, PSC	1.4%	N/A	Baird & Baird, PSC (44%)
				President – Eastwood, LLC			Eastwood, LLC (100%)
				President – HWC, Inc.			HWC, Inc. (50%)
				President – TWG, Inc.			TWG, Inc. (50%)
				President – True Believer, LLC			True Believer, LLC (50%)
Nick Carter Ashland, KY, USA	President and COO - Natural Resource Partners L.P.	Director	N/A	President and COO - Natural Resource Partners L.P.	(1)	N/A	N/A

Results: A list of branches for your holding company: COMMUNITY TRUST BANK, INC. 100 AUGUSTA PIKEVILLE, KY
The data are as of 12/31/2013. Data reflects information that was received and processed through 02/01/2014.

Recognition and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter "OK" in the Data Action column

Change: If the branch information is incorrect or incomplete, revise the data, enter "Change" in the Data Action column and the date when the information first became valid in the Effective Date column

Close: If a branch listed was sold or closed, enter "Close" in the Data Action column and the sale or closure date in the Effective Date column

Delete: If a branch listed was never owned by the depository institution, enter "Delete" in the Data Action column

Add: If a reportable branch is missing, insert a row, add the branch data, and enter "Add" in the Data Action column and the opening or acquisition date in the Effective Date column

If printing the list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
		Full Service (Head Office)	509811		COMMUNITY TRUST BANK, INC.	346 NORTH MAYO TRAIL	PIKEVILLE	KY	41501	PIKE	UNITED STATES	1762		0	COMMUNITY TRUST BANK, INC.		509811
CHANGE *		Full Service	3402119		ALLEN BRANCH	6424 HIGHWAY 1428	ALLEN	KY	41601	FLOYD	UNITED STATES	453403		95	COMMUNITY TRUST BANK, INC.		509811
		Full Service	188412		ASHLAND MAIN BRANCH	1544 WINCHESTER AVENUE	ASHLAND	KY	41101	BOYD	UNITED STATES	1727		28	COMMUNITY TRUST BANK, INC.		509811
		Full Service	127813		ASHLAND SUMMIT BRANCH	7100 US ROUTE 60	ASHLAND	KY	41102	BOYD	UNITED STATES	193814		32	COMMUNITY TRUST BANK, INC.		509811
		Full Service	979311		ASHLAND WESTWOOD BRANCH	721 WHEATLEY ROAD	ASHLAND	KY	41101	BOYD	UNITED STATES	193812		31	COMMUNITY TRUST BANK, INC.		509811
		Full Service	128315		SOUTH ASHLAND BRANCH	2101 29TH STREET	ASHLAND	KY	41101	BOYD	UNITED STATES	193811		30	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3402128		BEREA NORTH OFFICE	525 WALNUT MEADOW ROAD	BEREA	KY	40403	MADISON	UNITED STATES	360541		77	COMMUNITY TRUST BANK, INC.		509811
		Full Service	741572		CAMPBELLSVILLE BRANCH	1218 EAST BROADWAY	CAMPBELLSVILLE	KY	42718	TAYLOR	UNITED STATES	42921		65	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062045		CAMPBELLSVILLE FIRST STREET BRANCH	315 EAST FIRST STREET	CAMPBELLSVILLE	KY	42718	TAYLOR	UNITED STATES	278635		70	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062157		CAMPBELLSVILLE COLUMBIA BRANCH	1005 JAMESTOWN STREET	COLUMBIA	KY	42728	ADAIR	UNITED STATES	278631		66	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3051441		WILLIAMSBURG CORBIN BRANCH	678 US 25 WEST	CORBIN	KY	40423	LAUREL	UNITED STATES	361059		78	COMMUNITY TRUST BANK, INC.		509811
CHANGE *		Full Service	2586302		DANVILLE MAIN STREET	462 WEST MAIN STREET	DANVILLE	KY	40423	BOYLE	UNITED STATES	57161		89	COMMUNITY TRUST BANK, INC.		509811
		Full Service	2801500		DANVILLE MANOR BRANCH	1560 HUSTONVILLE ROAD	DANVILLE	KY	40422	BOYLE	UNITED STATES	290610		90	COMMUNITY TRUST BANK, INC.		509811
CHANGE *		Full Service	510013		ELKHORN CITY BRANCH	211 RUSSELL STREET	ELKHORN CITY	KY	41522	PIKE	UNITED STATES	193979		8	COMMUNITY TRUST BANK, INC.		509811
		Full Service	297912		MARROWBONE BRANCH	10579 REGINA BELCHER HIGHWAY	ELKHORN CITY	KY	41522	PIKE	UNITED STATES	193977		6	COMMUNITY TRUST BANK, INC.		509811
		Full Service	757210		EWING BRANCH	1527 EWING ROAD	EWING	KY	41039	FLEMING	UNITED STATES	234797		37	COMMUNITY TRUST BANK, INC.		509811
		Full Service	602815		FLEMINGSBURG BRANCH	36 BROOKHAVEN DRIVE	FLEMINGSBURG	KY	41041	FLEMING	UNITED STATES	9931		36	COMMUNITY TRUST BANK, INC.		509811
		Full Service	142414		SOUTH RIDGE BRANCH	108 CLARK STREET	FLEMINGSBURG	KY	41041	FLEMING	UNITED STATES	234798		38	COMMUNITY TRUST BANK, INC.		509811
CHANGE *		Full Service	3062166		FRANKFORT WEST BRANCH	1205 SOUTH HIGHWAY 127	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	278638		60	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3289299		VERSAILLES FRANKFORT EAST BRANCH	427 VERSAILLES ROAD	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	430563		87	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3128558		VERSAILLES GEORGETOWN WALMART BRANCH	312 OSBORNE WAY	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	364651		86	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062184		CAMPBELLSVILLE GREENSBURG BRANCH	205 SOUTH MAIN STREET	GREENSBURG	KY	42743	GREEN	UNITED STATES	278632		67	COMMUNITY TRUST BANK, INC.		509811
		Full Service	530945		HARRODSBURG BRANCH	570 CHESTNUT STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	194066		63	COMMUNITY TRUST BANK, INC.		509811
CHANGE *		Full Service	3150803		HAZARD AIRPORT GARDENS BRANCH	1665 COMBS ROAD	HAZARD	KY	41702	PERRY	UNITED STATES	231923		81	COMMUNITY TRUST BANK, INC.		509811
CHANGE *		Full Service	3358739		HAZARD BLACK GOLD BRANCH	100 CITIZENS LANE	HAZARD	KY	41702	PERRY	UNITED STATES	231926		84	COMMUNITY TRUST BANK, INC.		509811
CHANGE *		Full Service	698715		HAZARD MAIN STREET BRANCH	655 MAIN STREET	HAZARD	KY	41702	PERRY	UNITED STATES	9172		79	COMMUNITY TRUST BANK, INC.		509811
		Full Service	2420983		HAZARD VILLAGE BRANCH	101 VILLAGE LANE	HAZARD	KY	41701	PERRY	UNITED STATES	231925		83	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3358702		KNOT COUNTY BRANCH	107 MAIN STREET EAST	HINDMAN	KY	41822	KNOTT	UNITED STATES	282769		11	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062036		CAMPBELLSVILLE JAMESTOWN BRANCH	752 NORTH MAIN STREET	JAMESTOWN	KY	42629	RUSSELL	UNITED STATES	278634		69	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062308		WHITESBURG JENKINS BRANCH	9505 HIGHWAY 805	JENKINS	KY	41537	LETCHER	UNITED STATES	193984		45	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062018		WHITESBURG ISOM BRANCH	56 ISOM PLAZA	LEBANON	KY	41826	LETCHER	UNITED STATES	238427		43	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062027		CAMPBELLSVILLE LEBANON BRANCH	521 WEST MAIN STREET	LEBANON	KY	40033	MARION	UNITED STATES	278637		72	COMMUNITY TRUST BANK, INC.		509811
		Full Service	2289724		BEAUMONT CENTRE	901 BEAUMONT CENTRE PARKWAY	LEXINGTON	KY	40513	FAYETTE	UNITED STATES	262265		13	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3358681		DOWNTOWN LEXINGTON	100 EAST WINE STREET	LEXINGTON	KY	40507	FAYETTE	UNITED STATES	40339		12	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062205		HAMBURG BRANCH	2417 SIR BARTON WAY	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	453401		93	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3401765		LEESTOWN ROAD OFFICE	109 LOUIE PLACE	LEXINGTON	KY	40511	FAYETTE	UNITED STATES	453402		94	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3289301		LEXINGTON PASADENA BRANCH	185 PASADENA DRIVE	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	430564		88	COMMUNITY TRUST BANK, INC.		509811
CHANGE		Full Service	4437903		RICHMOND ROAD BRANCH	3090 RICHMOND ROAD	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	540774		101	COMMUNITY TRUST BANK, INC.		509811
DELETE **		Full Service	3550497		SIR BARTON WAY BRANCH	2417 SIR BARTON WAY	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required				509811
		Full Service	3402100		LONDON NORTH OFFICE	38 SHILOH DRIVE	LONDON	KY	40741	LAUREL	UNITED STATES	442403		91	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3069398		WILLIAMSBURG LONDON BRANCH	1706 WEST HIGHWAY 192	LONDON	KY	40741	LAUREL	UNITED STATES	237		27	COMMUNITY TRUST BANK, INC.		509811
		Full Service	783611		MIDDLESBORO EAST BRANCH	1206 EAST CUMBERLAND AVENUE	MIDDLESBORO	KY	40965	BELL	UNITED STATES	181438		18	COMMUNITY TRUST BANK, INC.		509811
		Full Service	656911		MIDDLESBORO MAIN BRANCH	1918 CUMBERLAND AVENUE	MIDDLESBORO	KY	40965	BELL	UNITED STATES	219		17	COMMUNITY TRUST BANK, INC.		509811
		Full Service	171414		MT STERLING BRANCH	110 NORTH MAYSVILLE STREET	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	9128		22	COMMUNITY TRUST BANK, INC.		509811
		Full Service	963918		MT STERLING NORTH BRANCH	196 EVANS DRIVE	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	231792		23	COMMUNITY TRUST BANK, INC.		509811
CHANGE *		Full Service	3358832		EAST MAIN STREET BRANCH	120 EAST MAIN STREET	MOUNT VERNON	KY	40456	ROCKCASTLE	UNITED STATES	189814		74	COMMUNITY TRUST BANK, INC.		509811
		Full Service	2851680		MT. VERNON BRANCH	2134 LAKE CUMBERLAND ROAD	MOUNT VERNON	KY	40456	ROCKCASTLE	UNITED STATES	189816		76	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3069419		MOUTHARD BRANCH	32 NORTH LEVISA ROAD	MOUTHARD	KY	41548	PIKE	UNITED STATES	193980		9	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3358711		NEON BRANCH	1001 HIGHWAY 317	NEON	KY	41840	LETCHER	UNITED STATES	238425		41	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3401840		PAINTSVILLE WAL-MART BRANCH	470 NORTH MAYO TRAIL	PAINTSVILLE	KY	41240	JOHNSON	UNITED STATES	442404		92	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3069437		PHELPS BRANCH	38720 STATE HIGHWAY 194 EAST	PHELPS	KY	41553	PIKE	UNITED STATES	193972		3	COMMUNITY TRUST BANK, INC.		509811
		Full Service	235718		PIKEVILLE MAIN STREET BRANCH	137 MAIN STREET SUITE 4	PIKEVILLE	KY	41501	PIKE	UNITED STATES	193978		7	COMMUNITY TRUST BANK, INC.		509811
		Full Service	3062317		PIKEVILLE WAL-MART BRANCH	254 CASSIDY BOULEVARD	PIKEVILLE	KY	41501	PIKE	UNITED STATES	193985		46	COMMUNITY TRUST BANK, INC.		509811

	Full Service	298414	TOWN MOUNTAIN PIKEVILLE	105 NORTHGATE DRIVE	PIKEVILLE	KY	41501	PIKE	UNITED STATES	193974	3	COMMUNITY TRUST BANK, INC.	509811
	Full Service	3358793	WEDDINGTON PLAZA BRANCH	4205 NORTH MAYO TRAIL	PIKEVILLE	KY	41501	PIKE	UNITED STATES	193976	5	COMMUNITY TRUST BANK, INC.	509811
	Full Service	723514	PIKEVILLE BRANCH	11792 US HIGHWAY 25 EAST	PIKEVILLE	KY	40977	BELL	UNITED STATES	181441	21	COMMUNITY TRUST BANK, INC.	509811
	Full Service	1906538	FLOYD COUNTY BRANCH	161 SOUTH LAKE DRIVE	PRESTONSBURG	KY	41653	FLOYD	UNITED STATES	47213	10	COMMUNITY TRUST BANK, INC.	509811
	Full Service	240114	EASTERN BYPASS BRANCH	860 EASTERN BYPASS	RICHMOND	KY	40475	MADISON	UNITED STATES	193994	51	COMMUNITY TRUST BANK, INC.	509811
	Full Service	239912	RICHMOND MAIN BRANCH	128 WEST MAIN STREET	RICHMOND	KY	40475	MADISON	UNITED STATES	1764	50	COMMUNITY TRUST BANK, INC.	509811
	Full Service	3358690	RUSSELL BRANCH	970 DIEDERICH BOULEVARD	RUSSELL	KY	41169	GREENUP	UNITED STATES	193986	47	COMMUNITY TRUST BANK, INC.	509811
CHANGE *	Full Service	3650518	SOMERSET NORTH BRANCH	239 NORTH HIGHWAY 27	SOMERSET	KY	42501	PULASKI	UNITED STATES	189815	75	COMMUNITY TRUST BANK, INC.	509811
	Full Service	3358823	SOMERSET SOUTH BRANCH	3809 SOUTH HIGHWAY 27	SOMERSET	KY	42501	PULASKI	UNITED STATES	278636	71	COMMUNITY TRUST BANK, INC.	509811
	Full Service	387514	SOUTH WILLIAMSON TUG VALLEY	28160 US HIGHWAY 119	SOUTH WILLIAMSON	KY	41503	PIKE	UNITED STATES	193975	4	COMMUNITY TRUST BANK, INC.	509811
	Full Service	333416	VERSAILLES MAIN BRANCH	101 NORTH MAIN STREET	VERSAILLES	KY	40383	WOODFORD	UNITED STATES	238	34	COMMUNITY TRUST BANK, INC.	509811
	Full Service	352914	WOODFORD PLAZA BRANCH	4201 LEXINGTON ROAD	VERSAILLES	KY	40383	WOODFORD	UNITED STATES	181677	35	COMMUNITY TRUST BANK, INC.	509811
	Full Service	295815	PIKE VIRGIE BRANCH	1096 HIGHWAY 610 WEST	VIRGIE	KY	41572	PIKE	UNITED STATES	193973	2	COMMUNITY TRUST BANK, INC.	509811
	Full Service	424213	WEST WHITESBURG BRANCH	24 PARKWAY PLAZA LOOP	WHITESBURG	KY	41858	LETCHER	UNITED STATES	238426	42	COMMUNITY TRUST BANK, INC.	509811
	Full Service	3358720	WHITESBURG BRANCH	155 MAIN STREET	WHITESBURG	KY	41858	LETCHER	UNITED STATES	10740	40	COMMUNITY TRUST BANK, INC.	509811
	Full Service	363611	DOWNTOWN WILLIAMSBURG BRANCH	201 NORTH 3RD STREET	WILLIAMSBURG	KY	40769	WHITLEY	UNITED STATES	1769	25	COMMUNITY TRUST BANK, INC.	509811
			WILLIAMSBURG CONVENIENCE CENTER										
	Full Service	3069389	BRANCH	895 SOUTH HIGHWAY 25W	WILLIAMSBURG	KY	40769	WHITLEY	UNITED STATES	194013	26	COMMUNITY TRUST BANK, INC.	509811
	Full Service	249715	WINCHESTER MAIN BRANCH	120 SOUTH MAIN STREET	WINCHESTER	KY	40391	CLARK	UNITED STATES	6192	49	COMMUNITY TRUST BANK, INC.	509811
CHANGE *	Full Service	3358672	WINCHESTER PLAZA BRANCH	125 WINCHESTER PLAZA	WINCHESTER	KY	40391	CLARK	UNITED STATES	220814	48	COMMUNITY TRUST BANK, INC.	509811
	Full Service	2813576	CLINTON OFFICE	2106 CHARLES G. SEEVERS BOULEVARD	CLINTON	TN	37716	ANDERSON	UNITED STATES	205670	99	COMMUNITY TRUST BANK, INC.	509811
	Full Service	187031	JACKSBORO BRANCH	2603 JACKSBORO PIKE	JACKSBORO	TN	37757	CAMPBELL	UNITED STATES	205669	98	COMMUNITY TRUST BANK, INC.	509811
	Full Service	4138	LA FOLLETTE BRANCH	106 SOUTH TENNESSEE AVENUE	LA FOLLETTE	TN	37766	CAMPBELL	UNITED STATES	3287	97	COMMUNITY TRUST BANK, INC.	509811
	Full Service	3446337	MALL OFFICE	2205 JACKSBORO PIKE	LA FOLLETTE	TN	37766	CAMPBELL	UNITED STATES	451712	100	COMMUNITY TRUST BANK, INC.	509811
CHANGE *	Full Service	3062223	ALUM CREEK BRANCH	315 MIDWAY ROAD	ALUM CREEK	WV	25003	LINCOLN	UNITED STATES	212135	54	COMMUNITY TRUST BANK, INC.	509811
CHANGE *	Full Service	17231	FORT GAY BRANCH	3200 COURT STREET	FORT GAY	WV	25514	WAYNE	UNITED STATES	226022	57	COMMUNITY TRUST BANK, INC.	509811
	Full Service	3062250	HAMLIN BRANCH	8049 LYNN AVENUE	HAMLIN	WV	25523	LINCOLN	UNITED STATES	4543	53	COMMUNITY TRUST BANK, INC.	509811
	Full Service	3749560	PULLMAN SQUARE BRANCH	952 THIRD AVENUE	HUNTINGTON	WV	25701	CABELL	UNITED STATES	479076	96	COMMUNITY TRUST BANK, INC.	509811
	Full Service	788830	SUMMERSVILLE MAIN	507 MAIN STREET	SUMMERSVILLE	WV	26651	NICHOLAS	UNITED STATES	9758	56	COMMUNITY TRUST BANK, INC.	509811
	Full Service	2668664	WILLIAMSON BRANCH	101 EAST 2ND AVENUE	WILLIAMSON	WV	25661	MINGO	UNITED STATES	61658	52	COMMUNITY TRUST BANK, INC.	509811

* Minor address corrections. No change of locations.

** Duplicate entry.