

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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

This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, MARK A. GOOCH

Name of the Holding Company Director and Official (FDHC C490)

CHAIRMAN, PRESIDENT AND CEO

Title of the Holding Company Director and Official (FDHC C491)

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.

MARK A. GOOCH

Signature of Holding Company Director and Official (FDHC H321)

03/28/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 1070644

C.I. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

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

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

COMMUNITY TRUST BANCORP, INC.

Legal Title of Holding Company (FDHC 9017)

P.O. Box 2947

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

PIKEVILLE

KY

41502-2947

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

346 NORTH MAYO TRAIL

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

PIKEVILLE

KY

41501

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

TAYLOR G. NEWSOME VP / FINANCIAL ANALYST III

Name (FDHC 8901)

Title (FDHC C496)

(606)433-4643 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(606)218-8300

Area Code / FAX Number (FDHC 9116)

NEWSOMTA@CTBI.COM

E-mail Address (FDHC 4086)

WWW.CTBI.COM

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission?

0=No	FDHC
1=Yes	C447 0

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report (FDHC KY38) ☐
- a letter justifying this request has been provided separately (FDHC KY38) ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- ☐ is included with the FR Y-6 report (FDHC PV65)
- ☐ will be sent under separate cover (FDHC PV65)
- ☐ is not prepared (FDHC PV65)

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

☒ Yes ☐ No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

☐ Yes ☒ No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

☐ Yes ☒ No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

☒ Yes ☐ No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

☒ Yes ☐ No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Legal Name of Holding
Company: Community
Trust Bancorp, Inc.

FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, Identify Name of individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
Community Trust and Investment Company	Lexington	KY	USA	USA	N/A	N/A	N/A	1,071,472	-	-	-	5.93%
BlackRock, Inc.	New York	NY	USA	USA	N/A	N/A	N/A	1,551,125	-	-	-	8.59%
Dimensional Fund Advisors LP	Austin	TX	USA	USA	N/A	N/A	N/A	1,158,760	-	-	-	6.42%

Legal Name of Holding Company: Community Trust Bancorp, Inc.

FDHCPV71

[illegible]

Legal Name of
Holding Company:
Community Trust
Bancorp, Inc.

FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Charles J. Baird	Pikeville	KY	USA	President - Baird and Baird, PSC	Director	1.0%
Franklin H. Farris	Louisville	KY	USA	Manager - Farris Advisory Services, LLC	Director	0.0%
Mark A. Gooch	Pikeville	KY	USA	N/A	Chairman, President and CEO	0.5%
Eugenia "Crit" Luallen	Frankfort	KY	USA	Former Lt. Governor - Commonwealth of Kentucky	Vice Chairman and Lead Independent Director	0.0%
Ina Michelle Matthews	Whitesburg	KY	USA	President - Childers Oil Co.	Director	0.0%
James E. McGhee	Pikeville	KY	USA	Member - Three JC Investments	Director	0.2%
Franky Minnifield	Lexington	KY	USA	Owner - Minnifield Enterprize	Director	0.1%
Jefferson F. Sandlin	Hazard	KY	USA	General Manager and Chief Operating Officer - Perry Distributors, Inc.	Director	0.0%
Anthony W. St. Charles	Cincinnati	OH	USA	President and Chief Executive Officer - The St. Charles Group, LLC	Director	0.1%

Chad C. Street	Pikeville	KY	USA	Owner and President - East Kentucky Oral and Maxillofacial Surgery	Director	0.0%
Lillian (Kay) Webb, Ph.D.	Pikeville	KY	USA	Center for Career, Vocation, and Leadership - University of Pikeville, Pikeville, Ky	Director	0.0%
Billie J. Dollins	Lexington	KY	USA	N/A	Executive Vice President	0.0%
James B. Draughn	Pikeville	KY	USA	N/A	Executive Vice President	0.1%
Charles W. Hancock	Pikeville	KY	USA	N/A	Executive Vice President and Secretary	0.1%
D. Andrew Jones	Ashland	KY	USA	N/A	Executive Vice President	0.1%
Richard W. Newsom	Pikeville	KY	USA	N/A	Executive Vice President	0.2%
Mark E. Smith	Pikeville	KY	USA	N/A	Executive Vice President	0.1%
Ricky D. Sparkman	Campbellsville	KY	USA	N/A	Executive Vice President	0.2%
Kevin J. Stumbo	Pikeville	KY	USA	N/A	Executive Vice President, CFO, and Treasurer	0.2%
David I. Tackett	Pikeville	KY	USA	N/A	Executive Vice President	0.2%
Andy D. Waters	Lexington	KY	USA	N/A	Executive Vice President	0.1%

Legal Name of Holding
Company: Community Trust
Bancorp, Inc.
FDHCPV98

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name	Title or Position with direct and indirect subsidiaries	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in	Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW06	FDHCPW07	FDHCPW08
Charles J. Baird	Director	Community Trust and Investment Company	
Franklin H. Farris	Director	Community Trust Bank, Inc.	
Franklin H. Farris	Director	Community Trust and Investment Company	
Mark A. Gooch	Chairman and CEO	Community Trust Bank, Inc.	
Mark A. Gooch	Chairman	Community Trust and Investment Company	
Eugenia "Crit" Luallen	Director	Community Trust and Investment Company	
Ina Michelle Matthews	Director	Community Trust Bank, Inc.	
James E. McGhee	Director	Community Trust Bank, Inc.	
James E. McGhee	Director	Community Trust and Investment Company	
Franky Minnifield	N/A		
Jefferson F. Sandlin	Director	Community Trust and Investment Company	
Anthony W. St. Charles	Director	Community Trust and Investment Company	
Chad C. Street	Director	Community Trust Bank, Inc.	
Lillian (Kay) Webb, Ph.D.	N/A		
Billie J. Dollins	Executive Vice President/Central Region President	Community Trust Bank, Inc.	

James B. Draughn	Executive Vice President/Operations	Community Trust Bank, Inc.	
Charles W. Hancock	Executive Vice President/Chief Legal Officer	Community Trust Bank, Inc.	
D. Andrew Jones	Executive Vice President/Northeastern Region President	Community Trust Bank, Inc.	
Richard W. Newsom	Director and President	Community Trust Bank, Inc.	
Mark E. Smith	Executive Vice President/Chief Credit Officer	Community Trust Bank, Inc.	
Ricky D. Sparkman	Executive Vice President/South Central Region President	Community Trust Bank, Inc.	
Kevin J. Stumbo	Executive Vice President/CFO	Community Trust Bank, Inc.	
Kevin J. Stumbo	Vice President	Communiy Trust and Investment Company	
David I. Tackett	Executive Vice President/Eastern Region President	Community Trust Bank, Inc.	
Andy D. Waters	President and CEO	Communiy Trust and Investment Company	

Legal Name of
Holding Company:
Community Trust
Bancorp, Inc.

FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Charles J. Baird	President	Baird & Baird, PSC	40%
Charles J. Baird	President	Eastwood, LLC	100%
Charles J. Baird	President	Cigar Bush, LLC	100%
Charles J. Baird	President	TWG, Inc.	50%
Charles J. Baird	President	True Believer, LLC	50%
Franklin H. Farris	Manager	Farris Advisory Services LLC	100%
Mark A. Gooch	N/A		
Eugenia "Crit" Luallen	N/A		
Ina Michelle Matthews	Member	111 Kentucky Avenue LLC	0%
Ina Michelle Matthews	Member	170 Virginia Avenue LLC (Disregarded Entity)	0%
Ina Michelle Matthews	Member	31 Vermillion Avenue LLC	0%
Ina Michelle Matthews	Member	39 Hale Drive LLC	0%
Ina Michelle Matthews	Member	404 Poplar Street LLC 9 (Disregarded Entity)	0%
Ina Michelle Matthews	Member	Bearfoot Aviation LLC	50%
Ina Michelle Matthews	Secretary/Treasurer	Central Kentucky Tank Management Inc.	50%

Ina Michelle Matthews	President	Childers Associates Inc.	50%
Ina Michelle Matthews	Secretary/Treasurer	Childers Contracting Inc.	0%
Ina Michelle Matthews	Trustee	Childers Family Insurance Trust US 20998	0%
Ina Michelle Matthews	Partner via Trust	Childers Investment Enterprises Ltd	25%
Ina Michelle Matthews	President	Childers Oil Co.	30%
Ina Michelle Matthews	Secretary/Treasurer	Childers Tire & Supply Co Inc.	45%
Ina Michelle Matthews	Secretary/Treasurer	Childers Transport Inc.	50%
Ina Michelle Matthews	Manager	DK Zone LLC	0%
Ina Michelle Matthews	Officer	EKY Heritage Foundation Inc.	0%
Ina Michelle Matthews	Officer	Fueling the Future Foundation Inc.	0%
Ina Michelle Matthews	Secretary/Treasurer	Hazard Petroleum Equipment, Inc	50%
Ina Michelle Matthews	Secretary/Treasurer	Hindman Petroleum Service Inc.	50%
Ina Michelle Matthews	Grantor Trust Member	Hometown Convenience II LLC	50%
Ina Michelle Matthews	Grantor Trust Member	Hometown Convenience LLC	50%
Ina Michelle Matthews	Secretary/Treasurer	Hyden Petroleum Equipment Inc.	50%
Ina Michelle Matthews	President	Independent Equipment Management Inc.	50%
Ina Michelle Matthews	Secretary/Treasurer	Isom Tank & Service Inc.	50%
Ina Michelle Matthews	Member	Jenkins Mountain Property LLC	0%
Ina Michelle Matthews	President	Kwik Shop Concepts Inc.	50%
Ina Michelle Matthews	Officer	Letcher County Football Foundation Inc (Non-Profit)	0%

Ina Michelle Matthews	Secretary/Treasurer	Letcher Tank & Service Co Inc.	50%
Ina Michelle Matthews	Member	LMD Zone Investments LLC	1%
Ina Michelle Matthews	Secretary/Treasurer	London Auto Truck Center Inc	50%
Ina Michelle Matthews	Secretary/Treasurer	London Equipment Management Inc	50%
Ina Michelle Matthews	Member	Matthews Holdings LLC	2%
Ina Michelle Matthews	Member	MD Investment Holdings LLC	50%
Ina Michelle Matthews	Secretary/Treasurer	Mountain Rail Properties Inc	50%
Ina Michelle Matthews	Secretary/Treasurer	Neon Petroleum Equipment Inc	50%
Ina Michelle Matthews	Beneficiary	Peggy Jo Childers Grat Tr UA FBO	100%
Ina Michelle Matthews	Secretary/Treasurer	Perry Petroleum Equipment Inc	50%
Ina Michelle Matthews	Member	Raven Rock Golf LLC	0%
Ina Michelle Matthews	Member	Raven Rock Holdings LLC	0%
Ina Michelle Matthews	Member	Salyer House LLC	0%
Ina Michelle Matthews	Member	St Paul LLC	0%
Ina Michelle Matthews	Secretary/Treasurer	Whitesburg Bulk Equipment Inc	50%
Ina Michelle Matthews	Secretary/Treasurer	Whitley Tank & Service Co Inc.	50%
James E. McGhee	Trustee	James E McGhee Life Trust	0%
James E. McGhee	Trustee	James E McGhee Trus fbo C McGhee	0%
James E. McGhee	Trustee	James E McGhee Trust fbo JCM	0%
James E. McGhee	Member	Ryan's Morristown LLC	50%
James E. McGhee	President	Three JC Investments LLC	70%
Franky Minnifield	Owner	Minnifield Enterprize	100%
Jefferson F. Sandlin	Mountain Community Pharmacy LLC	President	50%

Anthony W. St. Charles	Principal	Corbitt Graphics LLC	50%
Anthony W. St. Charles	President	The St Charles Group LLC	100%
Chad C. Street	Owner	East Kentucky Oral and Maxillofacial	100%
Chad C. Street	Owner	Street Investments LLC	100%
Lillian (Kay) Webb, Ph.D.	N/A		
Billie J. Dollins	N/A		
James B. Draughn	N/A		
Charles W. Hancock	Sole Owner	Hancock Rentals	100%
D. Andrew Jones	Sole Proprietor	A Jones Properties	100%
D. Andrew Jones	President/Owner	Big Sandy Development Company	33%
D. Andrew Jones	President/Owner	Diedrich Properties Inc	100%
D. Andrew Jones	President	Lakeview Estates HOA	0%
D. Andrew Jones	President/Owner	Leon Coal Company	33%
D. Andrew Jones	Owner	Leon Service Company	17%
Richard W. Newsom	N/A		
Ricky D. Sparkman	Vice President	Shanrick Properties Inc.	50%
Kevin J. Stumbo	N/A		
David I. Tackett	N/A		
Andy D. Waters	N/A		