

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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, 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.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

December 31, 2021

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, Mark A. Gooch

Name of the Holding Company Director and Official

Vice Chairman, President and CEO

Title of the Holding Company Director and Official

Community Trust Bancorp, Inc.

Legal Title of Holding Company

P.O. Box 2947

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

Pikeville KY 41502-2947

City State Zip Code

346 North Mayo Trail

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Taylor G. Newsome VP/Financial Analyst III

Name Title

606-432-1414

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

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

3-29-2022

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 \_\_\_\_\_

C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	0
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report .....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

**Community Trust Bancorp, Inc.**  
Pikeville, KY  
Incorporated in Kentucky

**Community Trust Asset Management Company, Inc.**  
Pikeville, KY  
Incorporated in Kentucky

100%

**Community Trust Bank, Inc.**  
(LEI 254900MQ4O1DX3N88207)  
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

100%

100%

**Community Trust Community Development Corporation**  
Pikeville, KY  
Incorporated in Kentucky

**Community Trust Insurance Services, Inc.**  
Pikeville, KY  
Incorporated in Kentucky

57%

**Bankers Title of Central Kentucky, LLC**  
Lexington, KY  
Incorporated in Kentucky  
*Non-managing Member*

NR

**Bankers Title of East Tennessee, LLC**  
Knoxville, TN  
Incorporated in Tennessee  
*Non-managing Member*

NR – Not reportable on the FR Y-10. Percentage of ownership is less than 25%.  
LEI is N/A for all companies except Community Trust Bank, Inc.



**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, 2021:

<u>Name and Address</u>	<u>Country of Incorporation</u>	<u>Number of Shares of Common Stock</u>	<u>Percentage</u>
Community Trust and Investment Company as Fiduciary Lexington, Kentucky, USA	USA	1,750,892	9.81%
BlackRock Inc. New York, NY, USA	USA	1,433,516	8.0%
Dimensional Fund Advisors LP Austin, TX, USA	USA	1,055,189	5.9%
The Vanguard Group Malvern, PA, USA	USA	960,550	5.4%

**Item 3(2): Securities Holders**

N/A

**Item 4: Insiders**

<b>Name</b>	<b>Principal Occupation if other than Holding Company</b>	<b>Title &amp; Position with Holding Company</b>	<b>Title &amp; Position with Subsidiaries</b>	<b>Title &amp; Position with Other Businesses</b>	<b>Percentage of Voting Shares in Holding Company</b>	<b>Percentage of Voting Shares in Subsidiaries</b>	<b>Names of Other Companies 25% of More Held (Percent of Ownership)</b>
Charles J. Baird Pikeville, KY, USA	President - Baird and Baird, PSC	Director	Director, Community Trust and Investment Company	President – Baird & Baird, PSC	1.1%	N/A	Baird & Baird, PSC (40%)
				President – Eastwood, LLC			Eastwood, LLC (100%)
				President – Cigar Bush, LLC			Cigar Bush, LLC (100%)
				President – TWG, Inc.			TWG, Inc. (50%)
				President – True Believer, LLC			True Believer, LLC (50%)

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Jean R. Hale Pikeville, KY, USA	N/A	Chairman and CEO	Chairman and CEO, Community Trust Bancorp, Inc. and Chairman of the Board, Community Trust Bank, Inc. and Community Trust and Investment Company	None	(1)	N/A	N/A
Franklin H. Farris, Jr. Louisville, KY, USA	Manager – Farris Advisory Services, LLC	Director	Director, Community Trust Bank, Inc. and Community Trust and Investment Company	Manager – Farris Advisory Services, LLC	(1)	N/A	Farris Advisory Services, LLC (100%)
Eugenia “Crit” Luallen Frankfort, KY, USA	Former Lt. Governor - Commonwealth of Kentucky	Director	Director, Community Trust and Investment Company	Former Lt. Governor - Commonwealth of Kentucky	(1)	N/A	N/A

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Ina Michelle Matthews Whitesburg, KY, USA	President – Childers Oil Co.	Director	Director, Community Trust Bank, Inc.	President – Childers Oil Co.	(1)	N/A	Childers Oil Co. (30.14%)
				Beneficiary – Peggy Childers Grat Tr UA FBO			Peggy Childers Grat Tr UA FBO (100%)
				Member – 170 Virginia Avenue, LLC			170 Virginia Avenue, LLC (50%)
				Member – 404 Poplar Street, LLC			404 Poplar Street, LLC (50%)
				Member – Bearfoot Aviation, LLC			Bearfoot Aviation, LLC (50%)
				Secretary/Treasurer – Central Kentucky Tank Management, Inc.			Central Kentucky Tank Management, Inc. (50%)
				Secretary/Treasurer – Hazard Petroleum Equipment, Inc.			Hazard Petroleum Equipment, Inc. (50%)
				Secretary/Treasurer – Hindman Petroleum Service, Inc.			Hindman Petroleum Service, Inc. (50%)
				Secretary/Treasurer – Hyden Petroleum Equipment, Inc.			Hyden Petroleum Equipment, Inc. (50%)

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				President – Independent Equipment Management, Inc.			Independent Equipment Management, Inc. (50%)
				Secretary/Treasurer – Isom Tank & Service, Inc.			Isom Tank & Service, Inc. (50%)
				President – Kwik Shop Concepts, Inc.			Kwik Shop Concepts, Inc. (50%)
				Member – LCMD Investment Holdings, LLC			LCMD Investment Holdings, LLC (50%)
				Secretary/Treasurer – Letcher Tank & Service Co., Inc.			Letcher Tank & Service Co., Inc. (50%)
				Secretary/Treasurer – London Equipment Management, Inc.			London Equipment Management, Inc. (50%)
				Secretary/Treasurer – Neon Petroleum, Inc.			Neon Petroleum, Inc. (50%)
				Secretary/Treasurer – Perry Petroleum Equipment, Inc.			Perry Petroleum Equipment, Inc. (50%)
				Secretary/Treasurer – Tanks of Virginia, Inc.			Tanks of Virginia, Inc. (50%)
				Secretary/Treasurer – Whitesburg Bulk Equipment, Inc.			Whitesburg Bulk Equipment, Inc. (50%)



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				Secretary/Treasurer – Whitley Tank & Service Co., Inc.			Whitley Tank & Service Co., Inc. (50%)
				Grantor Trust Member – Hometown Convenience, LLC			Hometown Convenience, LLC (49%)
				Grantor Trust Member – Hometown Convenience II, LLC			Hometown Convenience II, LLC (49%)
				Secretary/Treasury – London Auto Truck Center			London Auto Truck Center (49%)
				Secretary/Treasury – Mountain Rail Properties			Mountain Rail Properties (49%)
				Member – Pine Mountain Outfitters, LLC			Pine Mountain Outfitters, LLC (47.50%)
				Secretary/Treasurer – Childers Tire & Supply Co., Inc.			Childers Tire & Supply Co., Inc. (45%)
				Secretary/Treasurer – Childers Transport, Inc.			Childers Transport, Inc. (37.5%)

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James E. McGhee II Pikeville, KY, USA	President - Three JC Investments	Director	Director, Community Trust Bank, Inc. and Community Trust and Investment Company	President – Three JC Investments LLC	(1)	N/A	Three JC Investments LLC (70%)
				Member – Ryan’s Morristown, LLC			Ryan’s Morristown, LLC (50%)
Franky Minnifield Lexington, KY, USA	Owner – Minnifield Enterprize	Director	N/A	Owner – Minnifield Enterprize	(1)	N/A	Minnifield Enterprize (100%)

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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. (100%)
				Director – Eastern Telephone & Technologies, Inc.			Eastern Telephone & Technologies, Inc. (93.16%)
				Member – Creed Land, LLC			Creed Land, LLC (90%)
				Member – Mountain Top Media, LLC			Mountain Top Media, LLC (51%)
				Member – Jigsaw Enterprises, LLC			Jigsaw Enterprises, LLC (50%)
				Member – Boulevard, LLC			Boulevard, LLC (50%)
				Member – Bit Source, LLC			Bit Source, LLC (50%)
				Member – B and P Ventures, LLC			B and P Ventures, LLC (50%)
				Member – Dudley’s Buildings Partners, LLC			Dudley’s Buildings Partners, LLC (42.86%)

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Anthony W. St. Charles Cincinnati, OH, USA	President and Chief Executive Officer – The St. Charles Group, LLC	Director	N/A	President – The St. Charles Group, LLC	(1)	N/A	The St. Charles Group, LLC (100%)
				Principal – Corbitt Graphics, LLC			Corbitt Graphics, LLC (50%)
Chad C. Street, DMD, MD Pikeville, KY, USA	Owner and President – East Kentucky Oral and Maxillofacial Surgery	Director	Director, Community Trust Bank, Inc.	Owner and President – East Kentucky Oral and Maxillofacial Surgery	(1)	N/A	East Kentucky Oral and Maxillofacial Surgery (100%)
				Owner – Street Investments, LLC			Street Investments, LLC (100%)
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

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Mark A. Gooch Pikeville, KY, USA	N/A	President and Secretary	Director, President and CEO, Community Trust Bank, Inc. and Vice President and Director, Community Trust and Investment Company	None	(1)	N/A	N/A
Charles W. Hancock Pikeville, KY, USA	N/A	Executive Vice President	Executive Vice President/ Senior Staff Attorney - Community Trust Bank, Inc.	Ower – Hancock Rentals	(1)	N/A	Hancock Rentals (100%)
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 – Leon Coal Company			Leon Coal Company (33.3%)

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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
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%)
				Member – BSM Enterprises, LLC			BSM Enterprises (33.33%)
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

<b>Name</b>	<b>Principal Occupation if other than Holding Company</b>	<b>Title &amp; Position with Holding Company</b>	<b>Title &amp; Position with Subsidiaries</b>	<b>Title &amp; Position with Other Businesses</b>	<b>Percentage of Voting Shares in Holding Company</b>	<b>Percentage of Voting Shares in Subsidiaries</b>	<b>Names of Other Companies 25% of More Held (Percent of Ownership)</b>
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.