

COMMUNITY TRUST BANCORP INC /KY/

Form 8-K

September 22, 2003

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**

Date of Report (Date of earliest event reported)
September 22, 2003

Community Trust Bancorp, Inc.

(Exact name of registrant as specified in its charter)

Kentucky

(State or other jurisdiction of
Incorporation or organization)

61-0979818

(IRS Employer Identification Number)

**346 North Mayo Trail
Pikeville, Kentucky**

(Address of principal executive offices)

41501

(Zip code)

(606) 432-1414

(Registrant's telephone number, including area code)

ITEM 9. REGULATION FD DISCLOSURE

On September 23, 2003, Jean R. Hale, President and CEO of Community Trust Bancorp, Inc. (the Company) will be attending analyst meetings in New York. In connection with the meetings, a presentation will be made that is accompanied by a series of slides. These slides include information relating to the Company's current and historical financial results. A copy of these slides is attached hereto as Exhibit 99.1.

The information included in the slides relating to the Company's concentrations of credit for the second quarter 2003 is being furnished pursuant to Item 12, Disclosure of Results of Operations and Financial Condition, of Form 8-K.

Signatures

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 thereunto duly authorized.

COMMUNITY TRUST BANCORP, INC.

By:

Date: September 22, 2003

/s/ Jean R. Hale

Jean R. Hale

Vice Chairman, President and Chief Executive Officer