

COMMUNITY TRUST BANCORP INC /KY/

Form 8-K

November 15, 2006

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 30, 2006

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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 425 under the Securities Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01 - Regulation FD Disclosure

Jean R. Hale, Chairman, President and CEO of Community Trust Bancorp, Inc. (the “Company”) will be presenting at the Sandler O’Neill & Partners, L.P. 2006 Financial Services Conference in Naples, Florida, on November 16, 2006. 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, as well as future performance goals. A copy of these slides is being furnished to the Securities and Exchange Commission pursuant to Item 7.01 - Regulation FD Disclosure of Form 8-K and is attached hereto as Exhibit 99.1. The information in this Form 8-K and in Exhibit 99.1 attached hereto shall not be deemed filed for purposes of Section 18 of the Securities Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference.

Item 9.01 - Financial Statements and Exhibits

(d) Exhibits

The following exhibit is filed with this report:

99.1 Analyst Presentation, dated November 2006.

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: November 15, 2006

/s/ Jean R. Hale

Jean R. Hale

Chairman, President and Chief Executive Officer

Exhibit Index

| Exhibit No. | Description |
|--------------------|--|
| 99.1 | Analyst Presentation, dated November 2006. |