

COMMUNITY TRUST BANCORP INC /KY/

Form 8-K

July 16, 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)

July 16, 2003

Community Trust Bancorp, Inc.

(Exact name of registrant as specified in its charter)

Kentucky

61-0979818

(State or other jurisdiction of

(IRS Employer Identification Number)

Incorporation or organization)

346 North Mayo Trail

Pikeville, Kentucky

41501

(Address of principal executive offices)

(Zip code)

(606) 432-1414

(Registrant's telephone number, including area code)

Item 9. Regulation FD Disclosure

**--Issuance of Press Release on Second Quarter Earnings provided under Items 9 and 12 of Form 8-K**

Community Trust Bancorp, Inc. announces second quarter earnings in press release dated July 16, 2003.

See Exhibit 1.

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:	July 16, 2003		/s/ Jean R. Hale	
			Jean R. Hale	
			Vice Chairman, President and Chief Executive Officer	