

STUMBO KEVIN J
 Form 5
 February 14, 2003

FORM 5

ANNUAL STATEMENT OF
 CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

Form 3 Holdings Reported

Form 4 Transactions Reported

- Name and Address of Reporting Person*

| | |
|----------|----------------------|
| (Last) | Stumbo |
| (First) | Kevin |
| (Middle) | J. |
| (Street) | 346 North Mayo Trail |
| (City) | Pikeville |
| (State) | KY |
| (Zip) | 41502-1492 |
| | |

- Issuer Name and Ticker or Trading Symbol

| | |
|----------------------------|-------------------------------|
| (Issuer Name) | Community Trust Bancorp, Inc. |
| (Ticker or Trading Symbol) | CTBI |

- I.R.S. or Social Security Number of Reporting Person (Voluntary)

| | |
|---------------|--|
| (I.D. Number) | |
|---------------|--|

- Statement for Month/Day/Year

| | |
|---------|----------|
| (Month) | December |
| (Year) | 2002 |

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• If Amendment, Date of Original (Month/Day/Year)

| | |
|-------------|--|
| (Month/Day) | |
| (Year) | |
| | |

• Relationship of Reporting Person(s) to Issuer (Check all applicable)

X

| | |
|---|---|
| | (Director) |
| X | (Officer, include title) Executive Vice President |
| | |
| | (10% Owner) |
| | (Other, specify below) |
| | |

• Individual or Joint/Group Filing (Check Applicable Line)

X

| | |
|---|--|
| X | Form filed by One Reporting Person |
| | Form filed by More than One Reporting Person |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | | | 5. Amount of Securities Beneficially Owned at End of Issuer's Fiscal Year (Instr. 3 & 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|------------------------------------|---|--------------------------------|---|------------|-------|---|---|--|
| | | | Amount | (A) or (D) | Price | | | |
| Common Stock | | | | | | 1,292.395(1) | I | By ESOP |

| | | | | | | | | |
|--------------|--|--|--|--|--|--------------|---|----------------|
| Common Stock | | | | | | 1,792.952(1) | I | By 401(k) Plan |
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

FORM 5 (Continued)

Table II - Derivative Securities Acquired, Disposed of or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 4. Transaction Code (Instr.8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | |
|---|--|---|----------------------------------|---|-----|---|-----------------|
| | | | Code | (A) | (D) | Date Exercisable | Expiration Date |
| | | | | | | | |
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Table II *Continued* - Derivative Securities Acquired, Disposed of or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

| 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Beneficially Owned at End of Month (Instr. 4) | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---|----------------------------|--|--|--|--|
| Title | Amount or Number of Shares | | | | |
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Explanation of Responses: (1) Between January 1, 2002, and December 31, 2002, the reporting person acquired 312.893 shares of CTBI common stock under the CTBI ESOP Plan and 428.049 shares of CTBI common stock under

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the CTBI 401(k) Plan.

Intentional misstatements or omissions of facts constitute Federal /s/Kevin J. Stumbo--Signature of Reporting
Person H2/11/03-Date

Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually
signed. If space is insufficient, *see* Instructions 6 for procedure.

To view the actual filing form and general Instructions go to: <http://www.sec.gov/divisions/corpfin/forms/form5.htm>