

COMMUNITY TRUST BANCORP INC /KY/  
Form 8-K  
July 14, 2004

**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 14, 2004

**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)*

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**Item 12. Results of Operations and Financial Condition --Issuance of Press Release on Second Quarter 2004 Earnings provided under Items 9 and 12 of Form 8-K**

Community Trust Bancorp, Inc. announces second quarter 2004 earnings in press release dated July 14, 2004.

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 14, 2004

/s/ Jean R. Hale

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Jean R. Hale

Vice Chairman, President and Chief Executive Officer