

 **Community Trust<sup>®</sup>**  
Bancorp, Inc.





*“We are committed to increasing shareholder value by delivering profitable, quality financial products and services to our clients by operating our community banking model with the core values of fairness, respect, and integrity.”*

-Mission Statement, Community Trust Bancorp, Inc.

For more than 105 years, Community Trust Bancorp, Inc. has been dedicated to building and expanding our business enterprise to benefit our shareholders, our customers, our employees, and the communities in which we live and work. During the past century, we have weathered nine recessions and one Great Depression, and remain a strong and profitable bank. During 2008 and continuing into 2009, we have witnessed unprecedented events and actions as a result of the state of the national and world economies. Major Wall Street investment banking firms failed, government-sponsored enterprises (Freddie Mac and Fannie Mae) were taken over by our government, 17 banks have failed, our auto manufacturers are struggling to continue their operations, and unemployment has reached near record levels as most businesses are being adversely impacted by current economic conditions. Consumer confidence and spending have decreased amid home foreclosures and job losses. Our federal government has taken several unprecedented actions to stabilize our economy and position the country for economic recovery. Congress passed a \$700 billion program to assist banks and stabilize the financial markets and a \$787 billion stimulus package to help create jobs for the increasing number of people unemployed and to stimulate economic activity. Our government has provided funds to assist the world's largest insurer, AIG, and is providing assistance to our country's automobile manufacturers. Our federal government is committed to and focused on returning our national economy to its position of world strength. This task will not be accomplished immediately as our economic recovery will take time. Community Trust Bancorp, Inc. faces this challenge now as we have those of the past – with a steadfast, conservative approach to business, within our community banking model, and with a diligent work ethic firmly in mind, devoted each and every day to the core values of our mission statement: fairness, respect, and integrity. We are proud that our business is basic banking and that we operate in a region where the economy never gets as good as the rest of the country, but also never gets as bad. The directors and management of CTBI are committed to meeting the challenges that the economy presents while remaining resolutely focused on our core banking business and increasing shareholder value.

# To Our Shareholders



Jean R. Hale  
Chairman, President & CEO

I am pleased to report to you that your company met the challenges of operating during the worst economic times since the Great Depression by earning \$23.1 million in 2008. Your company attained this level of performance during a time when the FDIC reported that the banking industry as a whole suffered its first quarterly loss in 18 years. While this level of performance is a decline from the \$36.6 million we earned during 2007, we continued to show positive earnings with our continuing focus on core banking and the execution of our strategic direction as a community bank.

I had indicated to you in my letter last year that I believed that the economic upheaval that our country began to experience in 2007 would continue into 2008, but I had not anticipated the depth and severity of the economic crisis that our country experienced during the last six months of 2008 and is continuing to experience in 2009. Our earnings for 2008 were impacted by overall economic conditions which resulted in an increased allocation to our reserve for losses on loans of \$4.9 million, but the most significant impact was \$14.5 million in other than temporary impairment charges due to the decline in the value of Freddie Mac and Fannie Mae trust preferred pass-through securities after these government service entities were placed into conservatorship by the federal government.

During this economic crisis, which began in 2007, worsened during 2008 and is continuing in 2009, we have been operating in a time of unprecedented occurrences. Investment banks have failed and the federal government intervened to keep investment and commercial banks, government service entities, the world's largest insurance company and some of our automobile manufacturers from failing. We continue to see our country's level of unemployment increase, the sharpest decline in home values in history, record levels of home foreclosures, decreases in business spending, volatile energy prices, and the largest decline in the Dow Jones Industrial Average since the 1930's. I am pleased that our federal government is committed and focused on returning our national economy to stability and its position of world strength.

It is at times like these that we are proud to have served our constituents for 105 years. We are also glad that we operate in Kentucky and West Virginia where the economy has been more stable than other parts of the country. We have weathered nine recessions and one Great Depression and remain a strong and profitable bank.

Community Trust Bancorp, Inc. continues to maintain not only a capital position that significantly exceeds all regulatory guidelines for well-capitalized institutions but a strong Tangible Equity Ratio of 8.31%. During 2008, the U.S. Department of Treasury designed a voluntary program to help healthy institutions build capital to support the U.S. economy known as the Treasury Department's Capital Purchase Program. Although CTBI received preliminary approval from the U.S. Treasury for a \$68 million participation in the program, management and the Board of Directors concluded, after considering our current capital





position, and the requirements the program would impose on our business, participation in the program would not be in the best interest of our shareholders.

Your stock experienced a 33.5% increase in its price during 2008 compared to a 33.7% decline in price during 2007. We are pleased that the price of your stock has performed better than most financial institution stocks as the market has experienced an extreme devaluation in most stocks and particularly those in the financial sector. At December 31, 2008, an investment in CTBI would have produced higher returns than the Russell 2000 Index calculated on a 1, 3, 5, or 10 year basis. For the 10-year period ended December 31, 2008, the annualized return for CTBI was 13.5% while the Russell 2000 index produced an annualized return of 3.1%. Additionally, an investment in CTBI stock on December 31, 2003 would have outperformed both the NASDAQ Bank Stocks Index and the NASDAQ Composite at December 31, 2008. Your stock continues to demonstrate the attributes most investors look for in a long-term investment.

Historically your company, just like your country, has successfully met the challenges of a weak economy, and we will continue to meet the operating challenges before us today and tomorrow.

We would like to thank you, our shareholders, for your continued support of your company, our customers for allowing us to serve them, our employees for their hard work and dedication and our communities for providing us a good place to live and opportunities for future growth.

Jean R. Hale  
Chairman, President and CEO

*“The secret of success is constancy of purpose.”*

-Benjamin Disraeli

# Financial Highlights

## For the Year

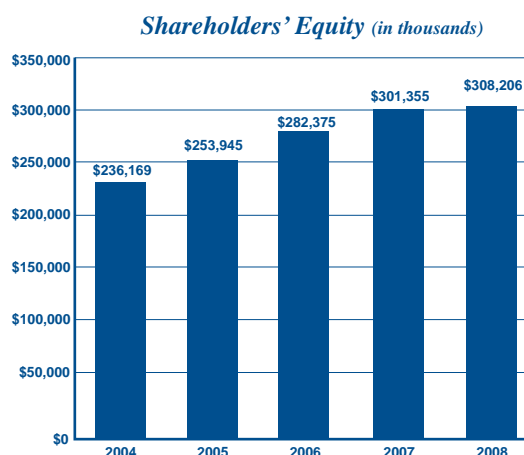
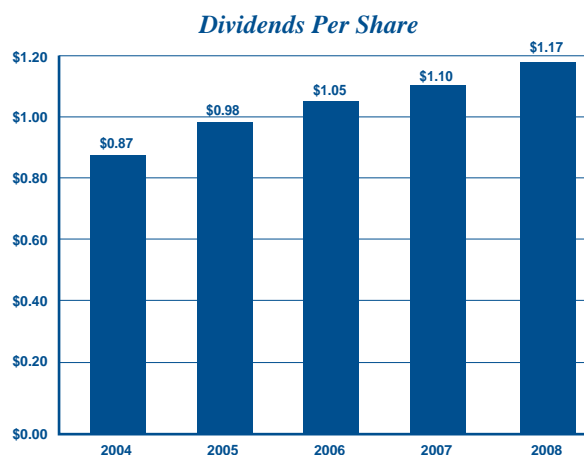
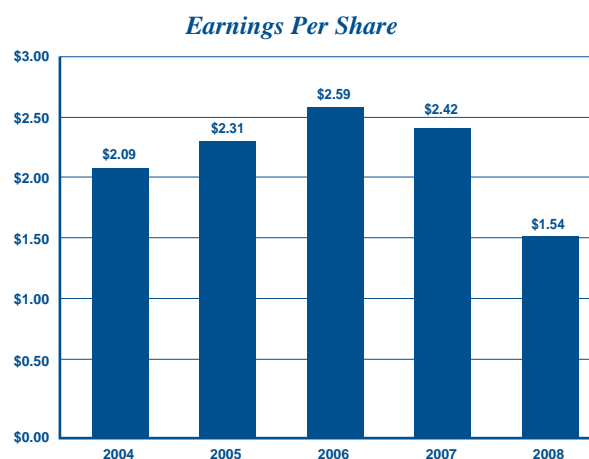
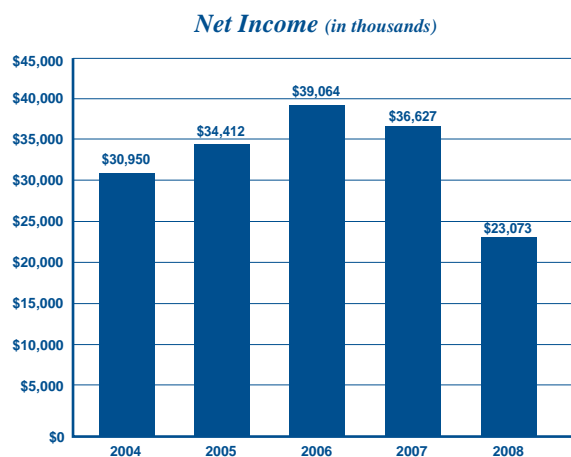
	2008	2007	Percent Change
Net income	\$ 23,073	\$ 36,627	(37.0)%
Basic earnings per share	1.54	2.42	(36.4)
Diluted earnings per share	1.52	2.38	(36.1)
Cash dividends per share	1.17	1.10	6.4
Average shares outstanding	15,017	15,150	(0.9)

## At Year End

	2008	2007	Percent Change
Assets	\$ 2,954,531	\$ 2,902,684	1.8 %
Earning assets	2,693,719	2,625,038	2.6
Deposits	2,331,834	2,293,164	1.7
Loans held for sale	623	2,334	(73.3)
Loans, net of unearned income	2,348,651	2,227,897	5.4
Allowance for loan losses	(30,821)	(28,054)	9.9
Shareholders' equity	308,206	301,355	2.3
Book value per share	20.46	20.03	2.1
Market price per common share	36.75	27.53	33.5
Common shares outstanding	15,066	15,044	0.1
Full time equivalent employees	986	1,011	(2.4)

## Significant Ratios For the Year

	2008	2007	Percent Change
Return on average assets	0.79%	1.23 %	(35.7)%
Return on average common equity	7.48	12.45	(39.9)
Capital ratios:			
Tier 1 leverage	10.37	10.32	0.5
Tier 1 risk based	13.05	13.24	(1.4)
Total risk based	14.30	14.49	(1.3)
Equity to assets (year-end)	10.43	10.38	0.5
Allowance to net loans	1.31	1.26	4.2
Net charge-offs to average loans	0.38	0.27	39.6
Allowance to nonperforming loans	59.06	88.00	(32.9)
Net interest margin	3.88	3.90	(0.3)
Operating efficiency ratio	58.39	57.62	1.4



### *Common Stock Performance*

2008 Common Stock				
Sales Price	March 31	June 30	Sept 30	Dec 31
High	\$30.87	\$31.96	\$46.32	\$37.22
Low	\$23.38	\$26.25	\$15.99	\$23.05
Close	\$29.30	\$26.26	\$34.40	\$36.75
2007 Common Stock				
Sales Price	March 31	June 30	Sept 30	Dec 31
High	\$41.50	\$37.98	\$33.46	\$32.50
Low	\$33.87	\$31.40	\$26.47	\$26.09
Close	\$36.23	\$32.30	\$30.01	\$27.53

# Consolidated Financials

## Consolidated Statements of Income

Year ended December 31

(in thousands except per share data)

	2008	2007	Percent Change
Interest income	\$ 167,611	\$ 196,864	(14.9)%
Interest expense	<u>63,974</u>	<u>90,832</u>	(29.6)
Net interest income	103,637	106,032	(2.3)
Provision for loan losses	11,452	6,540	75.1
Noninterest income	21,767	36,608	(40.5)
Noninterest expense	<u>82,532</u>	<u>83,055</u>	(0.6)
Income before income taxes	31,420	53,045	(40.8)
Income tax expense	<u>8,347</u>	<u>16,418</u>	(49.2)
<b>Net Income</b>	<b>23,073</b>	<b>36,627</b>	(37.0)
Cash dividends per share	1.17	1.10	6.4
Book value per share	20.46	20.03	2.1
Average shares outstanding	15,017	15,150	(0.9)

## Consolidated Balance Sheets

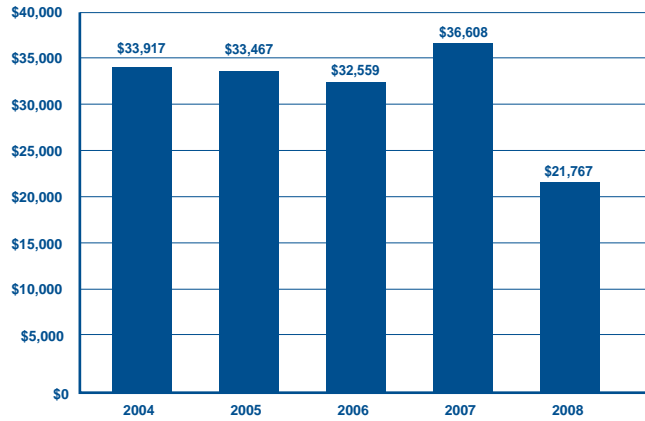
December 31

(in thousands)

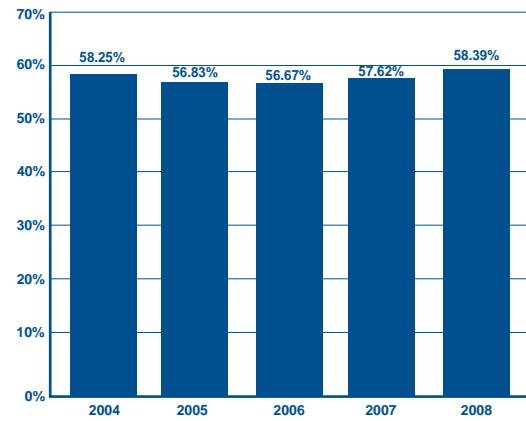
	2008	2007	Percent Change
<b>Assets</b>			
Cash and due from banks	\$ 95,098	\$ 105,209	(9.6)%
Federal funds sold	45,880	32,041	43.2
Securities	292,973	357,112	(18.0)
Loans held for sale	623	2,334	(73.3)
Loans (net)	2,348,651	2,227,897	5.4
Other assets	<u>171,306</u>	<u>178,091</u>	(3.8)
<b>Total Assets</b>	<b>2,954,531</b>	<b>2,902,684</b>	1.8
<b>Liabilities and Shareholders' Equity:</b>			
Deposits	\$ 2,331,834	\$ 2,293,164	1.7 %
Repurchase agreements	157,422	158,980	(1.0)
Federal funds purchased and other short-term borrowings	11,492	18,364	(37.4)
Advances from Federal Home Loan Bank	60,727	40,906	48.5
Long-term debt	61,341	61,341	0.0
Other liabilities	<u>23,509</u>	<u>28,574</u>	(17.7)
<b>Total Liabilities</b>	<b>2,646,325</b>	<b>2,601,329</b>	1.7
<b>Shareholders' Equity</b>	<b>308,206</b>	<b>301,355</b>	2.3
<b>Total Liabilities and Shareholders' Equity</b>	<b>2,954,531</b>	<b>\$2,902,684</b>	1.8



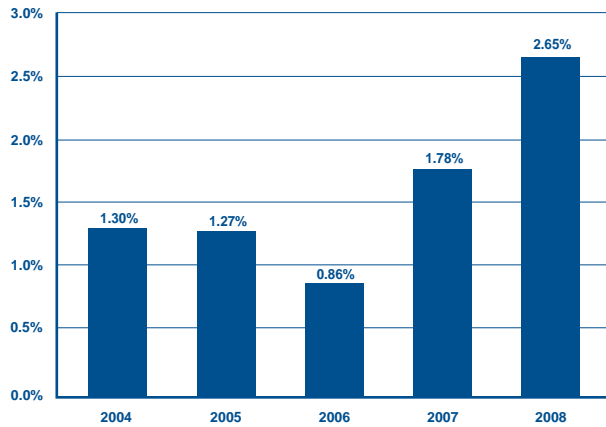
*Noninterest Income (in thousands)*



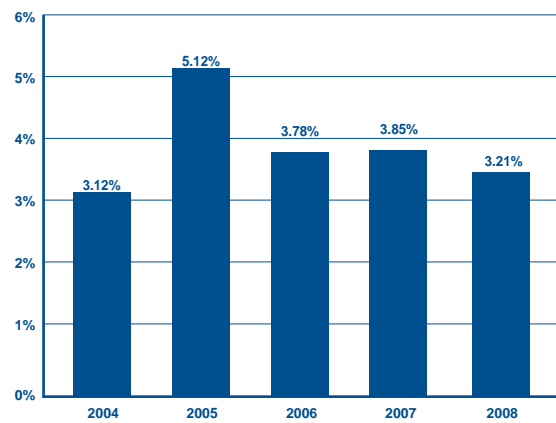
*Efficiency Ratio*



*Nonperforming Assets to Loans and Foreclosed Properties*



*Cumulative Average Asset Growth*



# Shareholders

*“Industry, perseverance, and frugality make fortune yield.”*  
-Benjamin Franklin

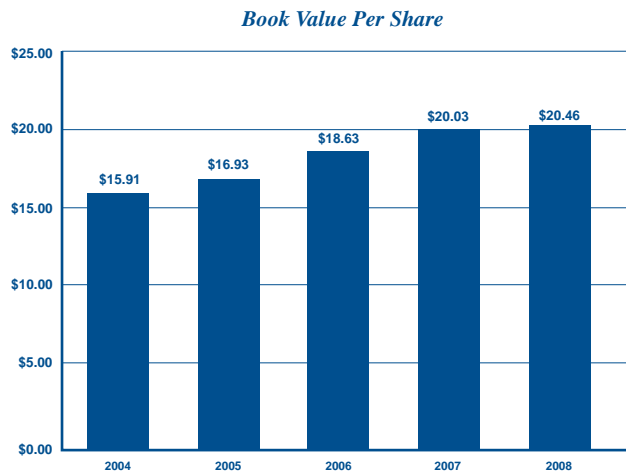
We are pleased that the price of our stock has performed better than most financial institution stocks as the market has experienced an extreme devaluation in most stocks and particularly those in the financial sector. Our stock experienced a 33.5% increase in its price during 2008. Since our IPO in 1981, we have announced 12 stock splits, 9 stock dividends, and 28 years of consecutive increases in cash dividends. Shareholder's equity of \$308.2 million on December 31, 2008 was an increase of 2.3% from December 31, 2007.

At December 31, 2008, our current cash dividend yield was 3.27%, and the five-year compound growth rate of dividends per share was 9.4%.

CTBI maintains a significantly higher level of capital than required by regulatory authorities to be designated as well-capitalized. On December 31, 2008, our Tier 1 Leverage Ratio of 10.37% was 537 basis points higher than the 5.00% required, our Tier 1 Risk-Based Capital Ratio of 13.05% was 705 basis points higher than the required 6.00% and our Total Risk-Based Capital Ratio of 14.30% was 430 basis points higher than the 10.00% regulatory requirement for this designation. Additionally, our company has a strong Tangible Equity Ratio of 8.31%.

Our stock is included in the Russell 2000 Index of small cap companies. We continuously monitor our performance against this index. Financial institution stocks were under severe pressure during 2008; nevertheless, an investment in CTBI would have produced higher returns than the Russell 2000 Index calculated on a 1, 3, 5, or 10-year basis at December 31, 2008. During the 10-year period ending December 31, 2008, CTBI produced annualized returns of 13.5% while the Russell 2000 Index produced annualized returns of 3.1%.

Our stock is traded on the prestigious NASDAQ Global Select Market (a founding stock selection) and is also one of 50 founding stocks of the NASDAQ's Dividend Achievers Index. An investment in CTBI stock on December 31, 2003 would have outperformed the NASDAQ Bank Stocks Index and the NASDAQ Composite at December 31, 2008. Our history of investment returns continues to demonstrate the viability of our stock as a long-term investment.



*“It is not the employer who pays the wages. Employers only handle the money. It is the customer who pays the wages.”*

-Henry Ford

Community Trust continues to help our more than 180,000 customers weather the severe financial storms of 2008 by providing a safe, secure shelter for their money as well as providing them mortgage, personal and business loans, in a difficult lending environment. In fact, there was an increase in both loans and deposits as of December 31, 2008 compared to December 31, 2007. Deposits increased \$38.7 million or 1.7% from 2007 to 2008. Loans, net of unearned income, increased \$120.8 million or 5.4%, from \$2.2 billion in 2007 to \$2.3 billion in 2008.

We are privileged to provide a full range of products and services to our customers which includes the traditional banking products related to deposits and loans as well as internet banking, cash management, brokerage and trust services. We also focus on the creation of unique products for our customers. Our most noteworthy example of a unique product is our “HOOPS<sup>®</sup>” certificate of deposit which is a 12-month CD with the rate adjusted at the end of the post-season play by 1 basis point for each University of Kentucky men's basketball team win and a bonus 100 basis points added to the rate should they win the national championship.

Throughout the year we research new and innovative products and services that would benefit our customers and are profitable to our shareholders. In 2008, we took steps to further protect the identities of our customers as well as offer them the enhanced benefits of a new product. The confidentiality of their financial information is extremely important to our customers and keeping it secure is one of our most important responsibilities. As technology has improved, the risk of identity theft has increased. With our customer service focus, in 2008 we covered more than 90,000 personal checking accounts with \$2,500 complimentary identity theft insurance with fraud assistance for the customer. This benefit would help to pay for qualified expenses which could be incurred in resolving identity theft, including legal fees and lost wages. We also introduced our new Identity Protection Plus package account. When customers purchase this product, they receive an additional \$10,000 identity theft insurance benefit as well as \$10,000 in accidental death and dismemberment insurance and the benefits of Credit Alert<sup>SM</sup>, Payment Card Protection, Card Patrol<sup>SM</sup>, and the Debix Card Defense<sup>TM</sup> programs.

Our 77 branch office locations serve 33 counties throughout Kentucky and West Virginia. We now have 71 banking locations across eastern, northeastern, central, and south central Kentucky, 6 banking locations in West Virginia, and 5 trust offices across Kentucky. During 2008, we continued the execution of our strategic plan by opening a new full service branch at Pullman Square in downtown Huntington, West Virginia to better serve customers in that market.

# Employees

*"If you want one year of prosperity, grow grain. If you want ten years of prosperity, grow trees. If you want 100 years of prosperity, grow people."*

-Chinese Proverb

We've said it before and we'll say it again, and again, and again...our company's most valuable assets are our employees! The hard work, dedication and loyalty of our employees set us apart from our competitors.

Our more than 1,000 employees are dedicated to superior customer service. They work every day to provide our customers with a wide variety of financial products and services to meet their varied needs. Our caring, knowledgeable employees strive to enhance and strengthen our relationships with our customers and the communities we serve. We remain committed to providing our employees with opportunities for personal growth by providing reimbursement of educational expenses, attendance at seminars and in-house training programs. Our employees participate in numerous coaching, training, and education programs throughout the year. During 2008, we had 3,846 participants in 251 days of training during which 403 classes were conducted.

Our incentive programs and internal sales campaigns also promote an environment focused on sales and service; participants can earn both cash bonuses and prizes for top achievement. In March 2009, we held our tenth annual "Pinnacle of Success" awards banquet and recognized 30 employees for their outstanding performance in sales and service during the prior year.

The success of our employees means success for our company. Our employees' commitment to the mission of our company and its constituents is evidenced by their ownership of the company's stock. Through their 401k and ESOP plans, our employees collectively own 1.5 million shares of Community Trust Bancorp, Inc. stock, making them our largest shareholder with 9.6% of the corporation's stock.



*Employees of Community Trust Bank at the 9th Annual Pinnacle Awards Banquet held at Jenny Wiley State Resort Park in Prestonsburg, Kentucky.*

*“Let us at all times remember that all American citizens are brothers of a common country, and should dwell together in bonds of fraternal feeling.”*

-Abraham Lincoln, 16th President of the United States, born in Hardin County Kentucky, 1809

“Trust” is part of the very fiber of Community Trust Bancorp, Inc. It is in our name, it is in our motto, “building communities...built on trust®,” and it is in the relationships we have with our customers and with the communities we serve. Trust is earned, and we believe that operating our company with the core values of fairness, respect and integrity allows us to earn the trust of our constituents...our shareholders, our customers, our employees and our communities.

During 2008, we donated \$636,000 to community organizations involved in a wide variety of civic activities including economic development, affordable housing, job creation, medical research and health care, education, and cultural enrichment.

Our commitment to our communities is not just financial. Our employees also serve as volunteers and leaders of such organizations as United Way, YMCA, American Cancer Society's Relay For Life, Habitat for Humanity, Kentucky Blood Center, Diabetes Coalition, March of Dimes, little league sports programs, Boy and Girl Scouts of America, The Salvation Army, volunteer fire departments, home realtor and builder organizations, and independent and state supported colleges and universities. Our employees volunteer thousands of hours each year to these and other worthy local community organizations.

In challenging economic times, the shared responsibility of building communities is more important than ever. Community Trust Bancorp, Inc. is an active member of the communities where we operate and our employees live and work while remaining dedicated to serving the financial needs of our friends and neighbors throughout Kentucky and West Virginia. We are proud to have been a part of our communities for 105 years!



Employees of Community Trust Bank walk in the Relay for Life event at Bob Amos Park in Pikeville, Kentucky.

# Executive Committee



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Chairman  
Community Trust Bank, Inc. and  
Community Trust and  
Investment Company



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Executive Vice President and  
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Director, President and CEO  
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Director/Vice President  
Community Trust and  
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Executive Vice  
President/Operations  
Community Trust Bank, Inc.



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Executive Vice President/  
Chief Credit Officer  
Community Trust Bank, Inc.



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Executive Vice President/Chief  
Internal Audit & Risk Officer  
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 Louisville, Kentucky

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 \*\* Member Community Trust Bank, Inc. Board of Directors  
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*\*These markets are served by the Community Trust Bank, Inc. Board of Directors*

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Laura Kegley  
E. B. Lowman II  
John McMeans  
Ann Perkins

### Flemingsburg

Emery O. Clark,  
Market President

Michael A. Boyd, M.D.  
Robert W. Crain  
Steven Humphries  
T. Scott Perkins, D.M.D.  
James Sauer  
J.E. Smith, Jr.  
Frank Vice, D.V.M.

### Advantage Valley

Matthew Cummings,  
Market President

Randie G. Lawson  
Rose Meredith  
Steve Smith  
William Jack Stevens  
John Walden, M.D.

### Summersville

Ellis Frame III,  
Market President

Samuel D. Brady III  
David Michael Hughes  
Anne S. Pagano  
Yancy Short, M.D.

## South Central Region

Ricky Sparkman,  
Regional President

### Campbellsville

Ricky Sparkman,  
Regional President

Barry Bertram  
Salem M. George, M.D.  
Robert L. Miller  
Jerry Russell  
John C. Waldrop  
James E. Whitlock

### Middlesboro

Tim Helton,  
Market President

Marcum Brogan  
Dale Epperson  
Meredith J. Evans, M.D.  
S. A. Mars, Jr.  
R. D. McGregor  
W. B. Paynter, Jr.  
Richard H. Tamer

### Mt. Vernon

Michael Blount,  
Market President

Martha Cox  
Steve Estes  
Connie Hunt  
Gary W. Mink  
Tommy Mink

### Williamsburg

Holbert Hodges, Jr.,  
Market President

R. Don Adkins  
E. L. Ballou, D.M.D.  
Ray F. Bryant  
Joe E. Early, Sr.  
Paul Estes  
Vernon B. Faulkner  
Edwin L. Smith  
Joe M. Stanford  
Dallas B. Steely  
Mark S. Stephens  
Lonnie D. Walden



## Corporate Address

Community Trust Bancorp, Inc.  
346 North Mayo Trail  
P.O. Box 2947  
Pikeville, KY 41502-2947  
606.432.1414  
www.ctbi.com

## Notice of Annual Meeting

The annual meeting of the shareholders will be held at 10:00 a.m. on April 28, 2009 at:

Community Trust Bancorp, Inc.  
346 North Mayo Trail  
Pikeville, Kentucky

## Transfer Agent

Inquiries relating to shareholder records, stock transfers, changes of ownership, changes of address and dividend payments should be sent to the transfer agent at this address:

Community Trust Bank, Inc.  
Stock Transfer Department  
346 North Mayo Trail  
P.O. Box 2947  
Pikeville, KY 41502-2947

## Registered Market Participants

E\*Trade Capital Markets, LLC; Friedman, Billings, Ramsey & Co., Inc.; Goldman, Sachs & Co.; Howe Barnes Investments, Inc.; Keefe, Bruyette & Woods, Inc.; Knight Equity Markets, L.P.; Morgan Stanley & Co., Inc.; Sandler O'Neill & Partners; Susquehanna Financial Group, LLLP; Timber Hill, Inc.; UBS Securities, LLC

## Form 10-K

CTBI's annual report on Form 10-K filed with the Securities and Exchange Commission is available without charge on our website at [www.ctbi.com](http://www.ctbi.com) or by writing:

Community Trust Bancorp, Inc.  
Jean R. Hale  
Chairman, President & CEO  
P.O. Box 2947  
Pikeville, KY 41502-2947

## Dividend Reinvestment

Community Trust Bancorp, Inc. offers its shareholders an automatic dividend reinvestment program. The program enables shareholders to reinvest their dividends in shares at the prevailing market price. For more information, write to:

Community Trust Bancorp, Inc.  
Dividend Reinvestment Department  
P.O. Box 2947  
Pikeville, KY 41502-2947  
Or call: 606.437.3279

# Branch Locations

## Central Region

<b><u>Danville</u></b> Danville Main Street 462 W Main St. 859-239-9200  Danville Manor 1560 Hustonville Rd. Suite 409 859-239-9460  Harrodsburg 570 Chestnut St. 859-734-4354	<b><u>Lexington</u></b> Beaumont Centre 901 Beaumont Centre Pkwy. 859-223-1111  Downtown Lexington 100 E Vine St. 859-389-5350  Hamburg 2417 Sir Barton Way 859-264-1938	Leestown Road 109 Louie Place 859-258-2659  Pasadena 185 Pasadena Dr. Suite 100 859-313-5425  <b><u>Mt. Sterling</u></b> Downtown Mt. Sterling 110 Corner of High & Maysville 859-498-5332	Mt. Sterling North 196 Evans Dr. 859-497-6970  <b><u>Richmond</u></b> Eastern By-Pass 860 Eastern By-Pass 859-624-4622  Main Street Richmond 128 W Main St. 859-623-2747  Berea North 525 Walnut Meadow Rd. 859-985-0561	<b><u>Versailles</u></b> Frankfort East 427 Versailles Rd. 502-848-0913  Frankfort West 1205 South Hwy 127 502-696-0720  Georgetown Wal-Mart 112 Osbourne Way 502-863-4693  Main Street Versailles 101 North Main St. 859-879-5400	Woodford Plaza 480 Lexington Rd. 859-879-5480  <b><u>Winchester</u></b> Main Street Winchester 120 South Main St. 859-745-7200  Winchester Plaza 125 Winchester Plaza 859-745-7200
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## Eastern Region

<b><u>Floyd/Knott/Johnson</u></b>  Allen 6424 KY Rt. 1428 606-874-0408  Prestonsburg 161 S Lake Dr. 606-886-2382  Paintsville Wal-Mart 470 N Mayo Trl 606-788-9934  Hindman 107 W Main St 606-785-5095	<b><u>Hazard</u></b> Airport Gardens Hazard 1665 Combs Rd. 606-487-2160  Black Gold 100 Citizens Ln 606-436-2157  Main Street Hazard 655 Main St 606-487-2162  Hazard Village Convenience Center 101 Village Ln 606-487-2152	<b><u>Pikeville</u></b> Elkhorn City 211 Russell St. 606-754-5589  Marrowbone 10579 Regina Belcher Hwy. 606-754-4462  Mouthcard 32 N Levisa Rd. 606-835-4907  Phelps 38720 State Hwy. 194 East 606-456-8701	Pikeville Main 346 N Mayo Trl 606-432-1414  Main Street Pikeville 137 Main St # 4 606-437-3326  Town Mountain Pikeville 105 Northgate Dr. 606-437-3323  Pikeville Wal-Mart 254 Cassidy Blvd. 606-437-0048  Weddington Plaza 4205 N Mayo Trl 606-432-4529	Virgie 1056 KY Hwy 610 West 606-639-4451  <b><u>Tug Valley</u></b> Williamson 101 East 2nd Ave. 304-235-5454  South Williamson 28160 US Highway 119 606-237-6051  <b><u>Whitesburg</u></b> Jenkins 9505 Hwy. 805 Suite A 606-832-2477	Isom 56 Isom Plaza 606-633-5995  Neon 1001 Hwy. 317 606-855-4435  Downtown Whitesburg 155 W Main St. 606-633-0161  Whitesburg West 24 Parkway Plaza Loop 606-633-4532
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## Northeastern Region

<b><u>Advantage Valley</u></b> Alum Creek 315 Midway Rd. 304-756-3317  Hamlin 8049 Lynn Ave. 304-824-7223  Fort Gay Court St. & Broadway St. 304-648-7200	Pullman Sq. 952 3rd Avenue 304-697-0272  <b><u>Ashland</u></b> Downtown Ashland 1544 Winchester Ave. 606-329-6000  Ashland South 2101 29th St. 606-329-6600	Summit 7100 US Route 60 606-928-9555  Westwood 721 Wheatley Rd. 606-329-6610  Russell 970 Diederich Blvd. 606-329-6680	<b><u>Flemingsburg</u></b> Ewing 1527 Ewing Rd. 606-267-2061  Flemingsburg By-Pass 200 Ashbrook Dr. 606-845-0919	Downtown Flemingsburg 101 N Main Cross St. 606-845-3551  South Ridge 108 Clark Street 606-849-2304	<b><u>Summersville</u></b> Summersville 507 Main St. 304-872-2711
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## South Central Region

<b><u>Campbellsville</u></b> Columbia 710 Russell Rd. 270-384-4771  Greensburg 205 South Main St. 270-932-7464  Lebanon 521 W Main St. 270-692-0064	Somerset North 239 North Hwy. 27 606-679-8826  Somerset South 3809 South Hwy. 27 606-679-8446  Jamestown 752 N Main St. 270-343-2556  Broadway Campbellsville 1218 East Broadway 270-789-5900	First Street Campbellsville 315 E 1st St 270-789-5900  <b><u>Middlesboro</u></b> Downtown Middlesboro 1918 Cumberland Ave. 606-248-9600  Middlesboro East 1206 E Cumberland Ave. 606-248-9642	Pineville US Hwy 25 East 606-337-6122  <b><u>Mt. Vernon</u></b> Mt. Vernon By-Pass 2134 Lake Cumberland Rd 606-256-5141  Downtown Mt. Vernon 120 E Main St. 606-256-5142	<b><u>Williamsburg</u></b> Downtown Williamsburg 201 N. Third St. 606-549-5000  Williamsburg Convenience Center 895 S. Hwy. 25 W. 606-539-2251  Corbin 678 US Highway 25 W 606-526-8777	London 1706 Hwy. 192 West 606-877-2644  London North 38 Shiloh Dr 606-864-2439
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For a complete listing of office hours by location, visit our website at [www.ctbi.com](http://www.ctbi.com).





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