STUMBO KEVIN J

Form 4 January 22, 2003

January 22, 2003		
FORM 4	UNITED STATES SECURITIES AND EXCHANGE COMMISSION	OMB APPROVAL
	Washington, D.C. 20549	
Check this box if no		
longer subject to		
Section 16. Form 4 or	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP	
Form 5 obligations may	STATEMENT OF CHANCES IN DEMERICIAL OWNERSHIT	
continue. See Instruction 1(b).		OMB Number: 3235-0287
see instruction 1(b).	Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section	Expires: January 31, 2005
(Print or Type	17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the	Estimated average burden
Responses)	Investment Company Act of 1940	hours per response 0.5

1. Name and Address of Reporting Person *			 6. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner
Stumbo, Kevin J. (Last) (First) (Middle) 346 North Mayo Trail	 Issuer Name and Ticker or Trading Symbol Community Trust Bancorp, Inc. CTBI 	4. Statement for (Month/Day/Year) January 17, 2003	 <u>X</u> Officer (give title below) Other (specify below) Executive Vice President
(Street) Pikeville, KY 41501-1492 (City) (State) (Zip)	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)	5. If Amendment, Date of Original (Month/Day/Year)	 7. Individual or Joint/Group Filing (Check Applicable Line) 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

Security	2. Transaction Date (Month/Day/	2A. Deemed Execution Date, if any (Month/Day/ Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D)	Owned Following Reported Transaction(s)	Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
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	Code	V	Amount	(A) or (D)	Price		

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	2.			4. Transa Code (Instr.	acti	(Inst	vativ uritie uired or osed O) r. 3,	8	ate	7. Title an Amount o Underlyin Securities (Instr. 3 ar	f g	9. Number of Derivative Securities Beneficially	10. Ownership Form of Derivative Securities:	
Derivative Security	Price of	Transaction Date (Month/Day/	3A. Deemed Execution Date, if any (Month/Day/ Year)	Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	or	Owned Following Reported Transaction(s) (Instr. 4)	Direct (D) or Indirect (I) (Instr. 4)	11. Nat of India Benefic Owners (Instr. 4
Option (1)	\$24.19	10/22/2002		J(2)				10/22/2007	10/22/2012	Common Stock	22,000	22,000	D	
Option (3)	\$25.39	01/17/2003		J				01/17/2004	01/17/2013	Common Stock	955	955	D	
Option (3)	\$25.39	01/17/2003		J				01/17/2005	01/17/2013	Common Stock	955	955	D	
Option (3)	\$25.39	01/17/2003		J				01/17/2006	01/17/2013	Common Stock	955	955	D	
Option (3)	\$25.39	01/17/2003		J				01/17/2007	01/17/2013	Common Stock	955	955	D	
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						Ц								
					Ц		Щ							

Explanation of Responses:

(1) Right to buy pursuant to Management Retention Incentive Stock Option Agreement. (2) Option previously reported as covering 20,000 shares @\$26.61, adjusted to reflect the 10% stock dividend effective 12/15/02. (3) Right to buy pursuant to the CTBI 1998 Stock Option Plan.

** Signature of Reporting Person

Date

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).

** Intentional misstatements or omissions of facts constitute Federal 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 Instruction 6 for procedure.

http://www.sec.gov/divisions/corpfin/forms/form4.htm

Last update: 09/05/2002