

GOOCH MARK A
 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) | Gooch |
| (First) | Mark |
| (Middle) | A. |
| (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 |

| | |
|--|--|
| | |
|--|--|

• 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 and Treasurer |
| | |
| | (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 | | | | | | 327.69(1) | D | |

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| | | | | | | | | |
|--------------|--|--|--|--|--|--------------|---|----------------|
| Common Stock | | | | | | 3,956.138(2) | I | By ESOP |
| Common Stock | | | | | | 4,382.202(2) | I | By 401(k) Plan |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

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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the CTBI ESOP Plan and 835.69 shares of CTBI common stock under the CTBI 401(k) Plan.

Intentional misstatements or omissions of facts constitute Federal /s/ Mark GoochSignature of Reporting Person
--- 02/13/03 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>