

COMMUNITY TRUST BANCORP INC /KY/

Form 8-K

January 19, 2005

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)
January 19, 2005

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)

Item 2.02. Results of Operations and Financial Condition--Issuance of Press Release on Fourth Quarter and Year-to-Date 2004 Earnings provided under Items 2.02 and 7.01 of Form 8-K

Community Trust Bancorp, Inc. announces fourth quarter and year-to-date 2004 earnings in press release dated January 19, 2005.

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: January 19, 2005

/s/ Jean R. Hale
Jean R. Hale
Chairman, President and Chief Executive Officer