

COMMUNITY TRUST BANCORP INC /KY/

Form 8-K

November 16, 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)
September 30, 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 7.01. REGULATION FD DISCLOSURE

Jean R. Hale, Chairman, President and CEO of Community Trust Bancorp, Inc. (the “Company”), will be presenting at the Sandler O’Neill & Partners, L.P. 2005 Financial Services Conference in Naples, Florida, on November 17, 2005, at 1:35 p.m. Eastern Time. A presentation will be made that is accompanied by a series of slides. These slides include information relating to the Company’s current and historical financial results, as well as future performance goals. A copy of these slides is attached hereto as Exhibit 1.

The information included in the slides relating to the Company’s concentrations of credit for the third quarter 2005 is being furnished pursuant to Item 2.02, “Disclosure of Results of Operations and Financial Condition,” of Form 8-K.

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: November 16,
2005

/s/ Jean R. Hale

Jean R. Hale
Chairman, President and Chief Executive Officer