



*Annual Report*

2013



# Your Company

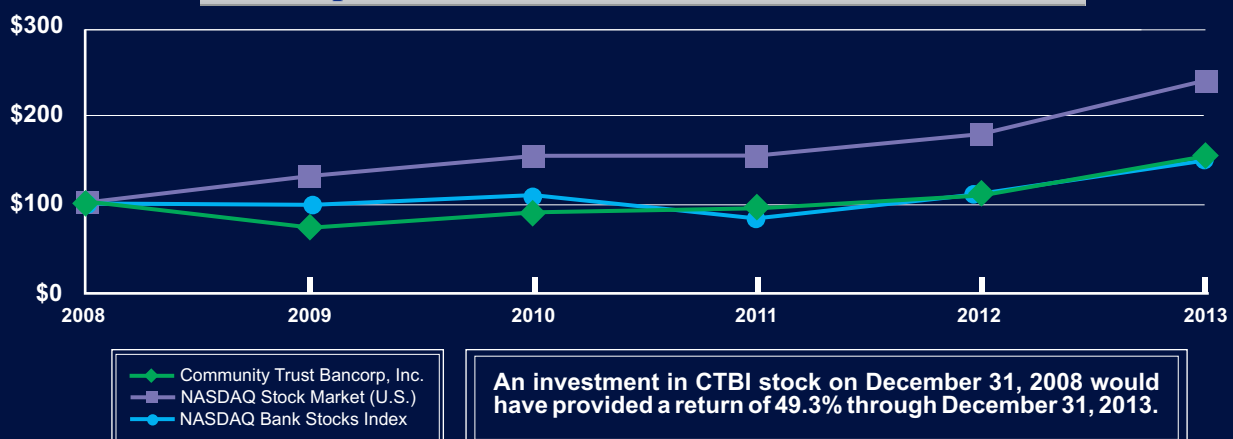
## *A Strong Foundation and Proven Business Model*

A strong financial institution requires a strong foundation. Over the past 110 years, Community Trust Bancorp, Inc. has been a source of financial strength for all of our constituents. With our strong capital base, community banking model, strong leadership team, and 86 offices in three states, we have the financial strength and infrastructure to meet the financial needs of our customers and communities. Our leadership team has over 340 years of experience in the banking industry. Together with our talented, well trained, and dedicated staff, we have the strong foundation required to meet the financial needs of our customers with a wide range of loan, deposit, wealth and trust management, and brokerage products.

We have a proven business model that puts meeting the needs of our customers and our communities first. We have 20 individual markets that are tasked with not only meeting the financial needs of our customers, but also becoming a part of each community. Strong community involvement, along with decentralized decision making, provides our market leaders the ability to understand the needs of our customers and the ability to meet them. Whether in strong economic times, or challenging economic times as we have more recently experienced, we stand with our customers and communities to help them meet their financial needs.

Our 2013 Annual Report will detail the many ways that we have strengthened our foundation and successfully implemented our business model during the last year. Two consecutive years of record earnings and 33 consecutive years of increased dividends only tell a part of the story. Over the past year, we have seen the value of your Company soar to record levels. Building on this success, our goal for the future of your Company is to use our proven business model to enhance our strong foundation while increasing your shareholder value.

### Comparison of 5-Year Cumulative Total Return



# To Our Shareholders

## Dear Shareholders

Your Company attained two significant milestones in 2013. The earnings for your Company of \$45.2 million were the highest level of earnings in the Company's history, and we were privileged to be serving our constituents for 110 years! Fulfilling our commitment to reward our shareholders for their continuing investment and support, we were pleased to increase the cash dividend to our shareholders for the 33<sup>rd</sup> consecutive year. Your Company's history of consistent financial performance continued during 2013 with a return on average assets of 1.24% and a return on average equity of 11.05%.



Jean R. Hale  
Chairman, President & CEO

## Meeting the Challenges

Management believes that challenges are opportunities and as we continue to operate in a slowly recovering economy with low interest rates, we continue to meet the challenges and focus on turning them into opportunities. The financial performance of the Company was negatively impacted during the fourth quarter of 2013 by an accrual of \$6.2 million for anticipated costs, as reported in our Annual Report on Form 10-K for the year ended December 31, 2013. Despite this charge, your Company was still able to increase earnings for the year 2013. We have continued our focus on improving the financial performance of the Company by improving the asset quality of our loan portfolio, reducing our other real estate owned, reducing loan charge-offs, and controlling expenses while at the same time growing our loan portfolio with quality loans. We also continued our focus on the growth and profitability of our subsidiary, Community Trust and Investment Company. We believe with the pressure placed on traditional noninterest revenue sources, our wealth management, trust, and brokerage operations will provide the best opportunity to grow our noninterest revenue in the future.

During 2013, we saw some improving trends in our asset quality indicators in early delinquencies and charge-offs. We were successful in reducing our other real estate owned by 17% to \$39.2 million. Net charge-offs for 2013 were at a reduced level of \$7.8 million, or 0.30% of average loans. Our loan portfolio increased 2.5% during 2013 resulting in a loan portfolio of \$2.6 billion. With total assets of \$3.6 billion, a slight decline of 1.5% from year-end 2012, your Company remains the largest bank holding company domiciled in Kentucky. Our subsidiary, Community Trust and Investment Company, Inc. grew assets under management to \$1.9 billion (including the Bank's \$0.6 billion portfolio) and contributed \$2.7 million to the earnings of your Company.

## *Providing Solid Investor Returns*

During 2013, your Company maintained its history of increasing cash dividends to shareholders while increasing shareholders' equity to support continuing growth. Shareholders' equity at December 31, 2013 was \$412.5 million, a 3.0% increase, from the \$400.3 million at December 31, 2012. The closing market price of your stock on December 31, 2013 was \$45.16, a 37.8% increase from the closing price of \$32.78 on December 31, 2012. The closing price of your stock on March 14, 2014 was \$41.24.

We view an investment in Community Trust Bancorp, Inc. stock as a long-term core value investment and believe the returns provided to our shareholders support our view.

## *Success*

We continue to focus on the success of your Company. The strength of your Company has continued to build during the past 110 years, providing a strong foundation for continued success. Many challenges exist today for the banking industry, including the slow economic recovery, historically low interest rates, and increased regulatory and compliance requirements. The financial strength of your Company, enhanced by the execution of our strategic plan by a highly qualified management team and over 1,000 dedicated employees, will allow your Company to continue building our history of success.

We appreciate the opportunity to serve our constituents....Our Shareholders, Our Customers, Our Employees, and Our Communities, and your loyalty and support are invaluable to the success of your Company!



*Jean R. Hale*  
*Chairman, President and CEO*

2013 Common Stock				
Sales Price (quarterly)	Mar 31	Jun 30	Sep 30	Dec 31
High	\$35.00	\$36.60	\$41.54	\$46.28
Low	\$32.27	\$32.15	\$35.80	\$38.09
Close	\$34.03	\$35.62	\$40.59	\$45.16

# Financial Highlights

(in thousands, except ratios, per share amounts, and employees)

## For the Year

	2013	2012	Percentage Change
Net income	\$ 45,172	\$ 44,862	0.7 %
Basic earnings per share	2.90	2.90	0.0
Diluted earnings per share	2.88	2.89	(0.3)
Cash dividends per share	1.27	1.25	1.6
Average shares outstanding	15,598	15,466	0.9

## At Year End

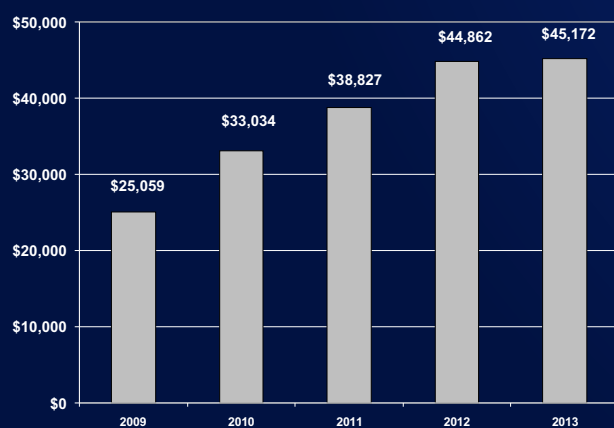
	2013	2012	Percentage Change
Assets	\$ 3,581,716	\$ 3,635,664	(1.5)%
Earning assets	3,277,025	3,316,667	(1.2)
Deposits	2,855,074	2,903,848	(1.7)
Loans	2,615,354	2,550,573	2.5
Allowance for loan and lease losses	(34,008)	(33,245)	2.3
Shareholders' equity	412,492	400,344	3.0
Book value per share	26.07	25.64	1.7
Market price per common share	45.16	32.78	37.8
Common shares outstanding	15,821	15,613	1.3
Full time equivalent employees	1,022	1,035	(1.3)

## Significant Ratios for the Year

	2013	2012	Percentage Change
Return on average assets	1.24 %	1.23 %	0.8 %
Return on average common equity	11.05	11.52	(4.1)
Capital ratios:			
Tier 1 leverage	11.51	10.65	8.1
Tier 1 risk based	16.15	15.23	6.0
Total risk based	17.40	16.49	5.5
Equity to assets (year-end)	11.52	11.01	4.6
Allowance to net loans	1.30	1.30	0.0
Net charge-offs to average loans	0.30	0.37	(18.9)
Allowance to nonperforming loans	78.08	92.33	(15.4)
Net interest margin	4.03	3.99	1.0
Operating efficiency ratio	59.33	57.93	2.4

## Net Income

(in thousands)



## Earnings Per Share

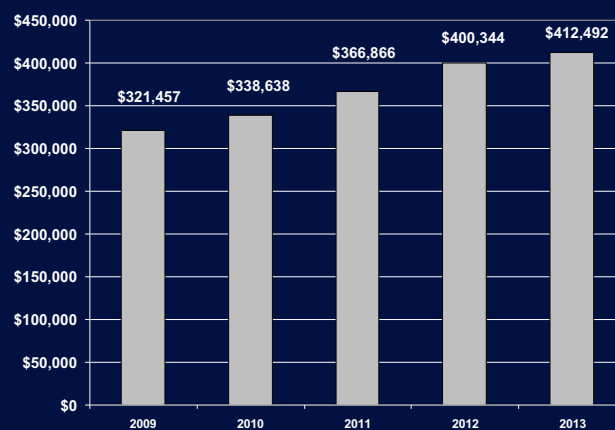


## Dividends Per Share



## Shareholders' Equity

(in thousands)





# Financial Highlights

## Consolidated Statements of Income

Year ended December 31

(in thousands except per share data)

	2013	2012	Percentage Change
Interest income	\$ 148,127	\$ 153,722	(3.6)%
Interest expense	<u>13,440</u>	<u>21,588</u>	(37.7)
Net interest income	134,687	132,134	1.9
Provision for loan losses	8,568	9,450	(9.3)
Noninterest income	49,304	45,957	7.3
Noninterest expense	<u>110,251</u>	<u>103,554</u>	6.5
Income before income taxes	65,172	65,087	0.1
Income tax expense	<u>20,000</u>	<u>20,225</u>	(1.1)
<b>Net Income</b>	<b>\$ 45,172</b>	<b>\$ 44,862</b>	0.7
Cash dividends per share	\$ 1.27	\$ 1.25	1.6
Book value per share	\$ 26.07	\$ 25.64	1.7
Average shares outstanding	15,598	15,466	0.9

## Consolidated Balance Sheets

At December 31

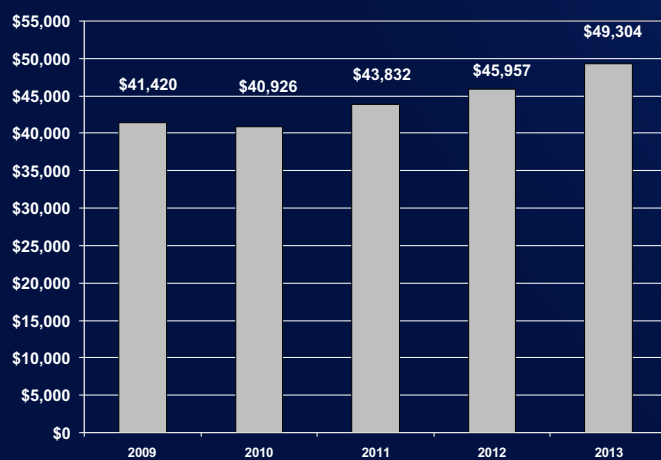
(in thousands)

	2013	2012	Percentage Change
<b>Assets</b>			
Cash and due from banks	\$ 107,596	\$ 206,225	(47.8)%
Federal funds sold	8,613	6,671	29.1
Securities	611,067	605,005	1.0
Loans, net of allowance	2,581,346	2,517,328	2.5
Other assets	<u>273,094</u>	<u>300,435</u>	(9.1)
<b>Total Assets</b>	<b>\$3,581,716</b>	<b>\$3,635,664</b>	(1.5)
<b>Liabilities and Shareholders' Equity</b>			
Deposits	\$2,855,074	\$2,903,848	(1.7)%
Repurchase agreements	208,067	210,120	(1.0)
Federal funds purchased and other short-term borrowings	12,465	12,314	1.2
Advances from Federal Home Loan Bank	1,286	1,429	(10.0)
Long-term debt	61,341	61,341	0.0
Other liabilities	<u>30,991</u>	<u>46,268</u>	(33.0)
<b>Total Liabilities</b>	<b>3,169,224</b>	<b>3,235,320</b>	(2.0)
<b>Shareholders' Equity</b>	<b><u>412,492</u></b>	<b><u>400,344</u></b>	3.0
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$3,581,716</b>	<b>\$3,635,664</b>	(1.5)

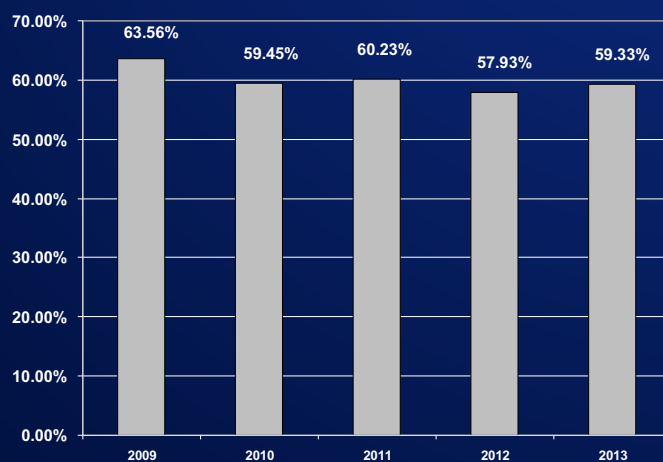


## Noninterest Income

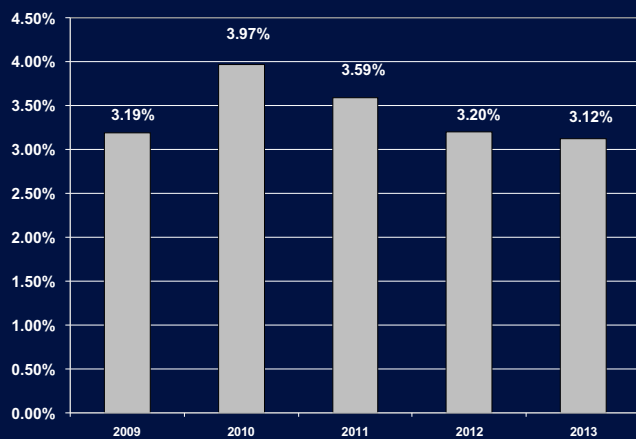
(in thousands)



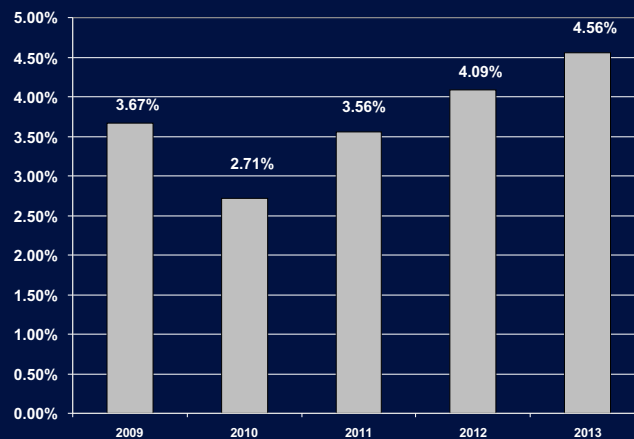
## Efficiency Ratio



## Nonperforming Assets to Loans and Foreclosed Properties



## 5-Year Cumulative Average Asset Growth



# Shareholders

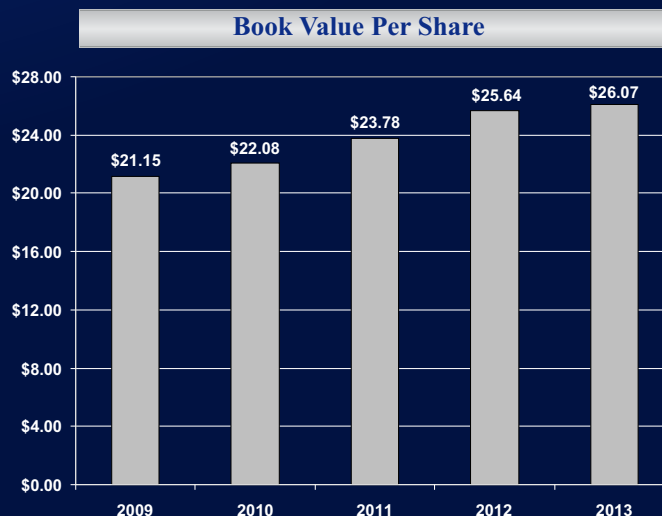
Your Company continues to achieve record success and provide increased shareholder returns despite the current operating environment. We were pleased to report earnings for 2013 of \$45.2 million, an increase of 0.7% from the \$44.9 million earned in 2012.

Our history of strong returns to investors continued during 2013, as we increased the cash dividend to our shareholders for the 33<sup>rd</sup> consecutive year. While increasing our cash dividend to our shareholders, we continued to grow your market value to \$710.1 million at December 31, 2013, a 39.6% increase from December 31, 2012. The market price of our stock rose significantly during 2013, increasing 37.8% for the year. At December 31, 2013, our current cash dividend yield was 2.83%, and the five-year compound growth rate of cash dividends per share was 1.7%.

CTBI continues to maintain a significantly higher level of capital than required by regulators in order to be designated as well-capitalized. On December 31, 2013, our tangible common equity/tangible assets ratio remained strong at 9.85%, our Tier 1 leverage ratio of 11.51% was 651 basis points higher than the 5.00% required, our Tier 1 risk-based capital ratio of 16.15% was 1015 basis points higher than the required 6.00%, and our total risk-based capital ratio of 17.40% was 740 basis points higher than the 10.00% regulatory requirement for this designation.

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, 2008 would have provided a return of 49.3% through December 31, 2013.

Our stock is included in the Russell 2000 Index of small cap companies, providing us with a good benchmark for comparing our stock's performance, at December 31, 2013. An investment in CTBI would have produced higher returns than the Russell 2000 Index calculated on a 1 year and a 3 year basis. During the 10 year period ending December 31, 2013, CTBI produced an annualized return of 8.68% while the Russell 2000 Index produced an annualized return of 9.07%.



# Customers

We are proud to have served our customers for more than 110 years. Our customers deserve and we deliver quality financial services and products at a competitive price. We are extremely grateful and we want to thank each and every one of them for allowing Community Trust to be their bank. In 2013, Community Trust served more than 252,000 customers.

Our loan portfolio increased \$64.8 million from the prior year. Community Trust Bank remains an active lender in times of soft loan demand and strong competition, with \$2.6 billion in loans as of December 31, 2013. In 2013, for the fifth year in a row, we were once again recognized by the Small Business Administration (SBA) as being the top SBA lender in the Commonwealth of Kentucky based on the total number of loans. Our total customer deposits and repurchase agreements declined \$50.8 million during 2013; total deposits and repurchase agreements at December 31, 2013 were \$3.1 billion.

In 2013, our banking franchise was comprised of 71 banking locations across eastern, northeastern, central, and south central Kentucky, six banking locations in southern West Virginia, four banking locations in northeastern Tennessee, four trust offices across Kentucky, and one trust office in Tennessee, all focused on providing outstanding service to our customers.

Our customers have a full array of financial products and services from which to choose. These services include traditional banking products related to deposits and loans, as well as cash management, brokerage, wealth management, and trust services. We continue to provide market competitive delivery channels and services as the industry continues to take advantage of changes in technology. In addition to traditional branch offices and ATMs, Community Trust customers have the option of internet banking, electronic bill payment, and mobile banking. These banking options for our customers are convenient, efficient, fast, safe, and secure.

Our business model of community banking provides us with the ability to know our customers, help them achieve their financial goals, and provide a high level of service.

# Employees

Our employees are Community Trust's most valuable asset. To our customers, each of our employees is the voice and the face of Community Trust. Our customers rely upon our employees to provide them with the very best in modern banking. Our employees provide that service in an operating environment with a focus on fairness, honesty, integrity, and respect to all constituents. Our more than 1,000 employee team works together to provide our customers excellent service every day!

We remain committed to providing our employees with opportunities for personal and professional growth, whether it is by providing reimbursement of educational expenses, encouraging attendance at seminars and in-house training programs, or by sponsoring memberships in local civic organizations. Our employees participate in numerous coaching, training, and education programs. During 2013, we had 2,783 participants in 177 days of training during which 239 classes were conducted. Community Trust employees also completed a total of 11,117 online training courses.

With the ever-increasing costs of health care, we support our employees with a wellness program. Since beginning the program in 2004, participants have reported a 56% decrease in cardiovascular disease risk, a 37% decrease in cancer risk, substantial decreases in elevated medical risk factors, and sustained weight loss. The positive impact to our medical plan is reflected in our employees not having a premium increase since 2012.

Our incentive programs and internal sales campaigns also promote an environment focused on sales and service. Participants can earn cash bonuses and win awards for top achievement. In February 2014, we held our fifteenth annual "Pinnacle of Success" awards banquet and recognized 46 employees for their outstanding performance in sales and service during the prior year. We have included the names of those employees, as well as the offices, markets, and regions recognized, on the inside of the back cover of this report.

We know that the success of our employees means success for your Company. Our employees' commitment to the mission of your Company and its constituents is evidenced by their ownership of the Company's stock. Through their 401(k) and ESOP plans, our employees collectively own 1.1 million shares, or 7.1%, of Community Trust Bancorp, Inc. stock, making them our largest shareholder.

# Communities

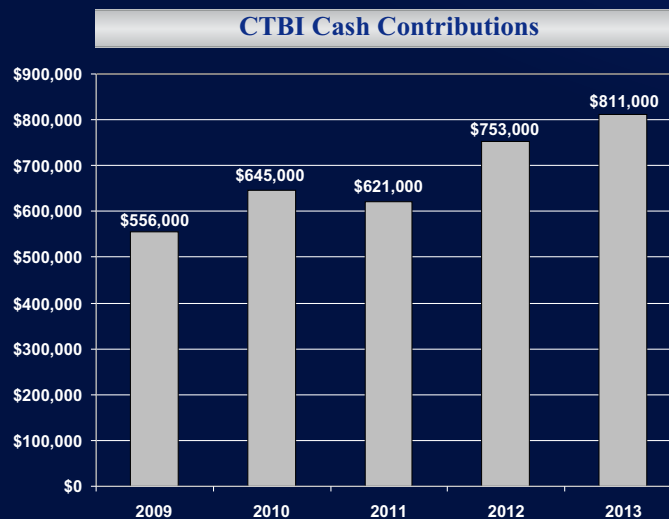
We are actively involved in every community we serve. We dedicate our resources, both human and financial, to help make the places where we live and work better—not only for current generations, but also for generations yet to come.

Community Trust employees provide leadership, expended in time, energy, and money, to many exceptional local community organizations in all of the communities we serve. Our continuing support of our communities, both financially and through the volunteer service of our employees, has helped build a great place to live for both our customers and our fellow employees. During 2013, we donated in excess of \$800,000 to community organizations involved in a wide variety of civic activities including economic development, affordable housing, job creation, education, cultural enrichment, medical research, and health care.

Our employees are active in a wide variety of community organizations such as United Way, YMCA, American Cancer Society's Relay For Life, Habitat for Humanity, Kentucky Blood Center, Diabetes Coalition, March of Dimes, Boy and Girl Scouts of America, The Salvation Army, little league sports programs, 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 excellent local community organizations. We remain dedicated to building prosperous, caring communities.

We encourage our employees to “pay it forward” and support their community involvement. We remain impressed by the care our employees give the communities we serve.

Our corporate motto is “building communities...built on trust<sup>®</sup>.” We take this to heart every day, whether working to help our friends and neighbors fulfill their financial dreams or making our communities a better place to live. We are proud to be a part of our hometowns across Kentucky, West Virginia, and Tennessee.





# Executive Committee



**JEAN R. HALE**  
Chairman, President  
and CEO  
Community Trust Bancorp, Inc.  
Chairman  
Community Trust Bank, Inc. and  
Community Trust and  
Investment Company



**MARK A. GOOCH**  
Executive Vice President and  
Secretary  
Community Trust Bancorp, Inc.  
Director, President and CEO  
Community Trust Bank, Inc.  
Director and Vice President  
Community Trust and  
Investment Company



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Executive Vice President  
Community Trust Bancorp, Inc.  
Director, President and CEO  
Community Trust and Investment  
Company



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Community Trust Bancorp, Inc.  
Executive Vice  
President/Operations  
Community Trust Bank, Inc.



**JAMES J. GARTNER**  
Executive Vice President  
Community Trust Bancorp, Inc.  
Executive Vice President/  
Chief Credit Officer  
Community Trust Bank, Inc.



**\* STEVEN E. JAMESON**  
Executive Vice President  
Community Trust Bancorp, Inc.  
Executive Vice President/Chief  
Internal Audit & Risk Officer  
Community Trust Bank, Inc.



**ANDREW JONES**  
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Community Trust Bancorp, Inc.  
Executive Vice President/  
Northeastern Region President  
Community Trust Bank, Inc.



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Executive Vice President/  
Central Kentucky Region President  
Community Trust Bank, Inc.



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Community Trust Bancorp, Inc.  
Executive Vice President/  
Eastern Region President  
Community Trust Bank, Inc.



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Executive Vice President/South  
Central Region President  
Community Trust Bank, Inc.



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Executive Vice President/CFO  
Community Trust Bank, Inc.  
Vice President  
Community Trust and  
Investment Company

\* Non-voting Member

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



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••• Executive Vice President and  
Secretary  
Community Trust Bancorp, Inc.  
Director, President and CEO  
Community Trust Bank, Inc.  
Director and Vice President  
Community Trust and Investment  
Company



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Executive Vice President  
Community Trust Bancorp, Inc.  
Director, President and CEO  
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Pikeville, Kentucky



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Ashland, Kentucky



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Owner and President  
Johnson's Store  
Wolfpit, Kentucky



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President  
Cardinal Management Ltd.  
Ashland, Kentucky



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CRIT LUALLEN  
Former State Auditor  
Commonwealth of Kentucky  
Frankfort, Kentucky



••• KRISHNA M. MALEMPATI  
Vice President  
OM Ventures Inc.  
General Partner  
Parkhills Shopping Center  
Lexington, Kentucky



• JAMES E. MCGHEE II  
President  
Three JC Investments  
Pikeville, Kentucky



•• FRANKY MINNIFIELD  
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Minnifield Enterprize, Inc.  
Lexington, Kentucky



• M. LYNN PARRISH  
President  
Marwood Land Company, Inc.  
Pikeville, Kentucky



• DR. JAMES R. RAMSEY  
President  
University of Louisville  
Louisville, Kentucky



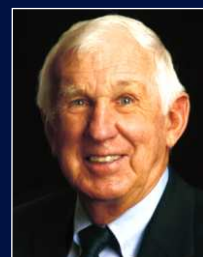
• ANTHONY W. ST. CHARLES  
President and Chief Executive Officer  
A. W. St. Charles & Associates, Inc.  
Cincinnati, Ohio

## Boards of Directors

- \* Community Trust Bancorp, Inc.
- \*\* Community Trust Bank, Inc.
- \*\*\* Community Trust and Investment Company

+ Earl Gene Johnson retired from the  
Board of Directors of Community Trust Bank, Inc.  
effective January 28, 2014.

## In Appreciation of 32 Years of Dedicated Service



Nick Cooley



# Advisory Board Members

## Central Region

Larry W. Jones  
Regional President

### Lexington

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Market President

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James Walker Cox  
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Byron Amburgey  
Marcus Shane Back  
Jeff Brother  
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Reid Evans  
O. Keith Gannon  
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Robert Cleveland  
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Charles Lathrem  
Mark Wainwright, M.D.

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David Wills  
Market President

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Carl E. Jennings  
Robert M. Powe, Jr.  
Gardner D. Wagers

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Regional President

### Pikeville\*

William Brett Keene  
Market President

### Floyd/Knott/Johnson\*

David Tackett  
Market President

### Hazard

Janice Brafford-King  
Market President

Nan Hagan Gorman  
Charles Housley  
Barry Martin  
Syamala H. K. Reddy, M.D.  
Tim Short  
Alan Dale Williams

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Market President

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James H. Caines  
Timothy A. Hatfield  
John Mark Hubbard  
Louie Junta  
Paul E. Pinson

### Whitesburg

Reed Caudill  
Market President

Van S. Breeding, M.D.  
Herbert Caudill  
Bill Joe Collier  
Sam W. Quillen, Jr., D.M.D.  
Pauline C. Ritter-Combs

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Regional President

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Regional President

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Charles R. Holbrook III  
Kurt Jaenicke, M.D.  
E. B. Lowman II  
E. B. Lowman III  
John McMeans  
Ann Perkins

### Advantage Valley

Allen Burner  
Market President

Randie G. Lawson  
Christopher J. Plybon  
Steve Smith  
William Jack Stevens  
John Walden, M.D.

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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.

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Market President

David Michael Hughes  
Marshall Robinson  
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Regional President

### Campbellsville

Ricky Sparkman  
Regional President

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Salem M. George, M.D.  
Jerry Russell  
James Whitlock

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Market President

George Ellison  
James C. Farris, M.D.  
Peggy Payne  
Tom Robards  
Conrad Troutman  
Robert L. Woodson III

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S. A. Mars, Jr.  
Keith A. Nagle  
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Market President

Martha Cox  
Connie Hunt  
Gary W. Mink  
Tommy Mink

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Market President

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E. L. Ballou, D.M.D.  
Ray F. Bryant  
Joseph E. Early, Sr.  
Paul Estes  
Vernon B. Faulkner  
Dallas B. Steely  
Mark S. Stephens  
Lonnie D. Walden

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

# Shareholders Information

## **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 29, 2014 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:

Broadridge Corporate Issuer Solutions, Inc.  
P.O. Box 1342  
Brentwood, NY 11717-0718  
866.232.3034  
720.358.3637 (International)  
shareholder@broadridge.com

Inquiries may also be directed to Community Trust Bancorp, Inc.'s Stock Transfer Administrator, Marilyn Justice, at this address:

Community Trust Bank, Inc.  
P.O. Box 2947  
Pikeville, KY 41502-2947  
606.437.3279  
800.422.1090, ext. 3279 (Toll Free)  
justicma@ctbi.com

## **Registered Market Participants**

Automated Trading Desk Financial Services, LLC; Barclays Capital, Inc./Le; Cantor, Fitzgerald & Co.; Citadel Securities, LLC; Citigroup Global Markets Inc.; Credit Suisse Securities USA; Goldman, Sachs & Co.; Jeffries LLC; Knight Capital Americas, LLC; Latour Trading, LLC; Merrill Lynch, Pierce, Fenner & Smith, Inc.; Morgan Stanley & Co., LLC; Pershing, LLC; Sandler O'Neill & Partners; Susquehanna Capital Group; Susquehanna Financial Group, LLP; Timber Hill, Inc.; Two Sigma Securities, LLC; UBS Securities, LLC; Wells Fargo 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 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.  
c/o Broadridge Corporate Issuer Solutions, Inc.  
P.O. Box 1342  
Brentwood, NY 11717-0718  
866.232.3034  
shareholder@broadridge.com

# Branch Locations

## Central Region

### Danville

Danville Main Street	462 W. Main St.	859-239-9200
Danville Manor	1560 Hustonville Rd.	859-239-9460
Harrodsburg	570 Chestnut St.	859-734-4354

### Lexington

* Lexington Vine	100 E. Vine St.	859-389-5350
Beaumont	901 Beaumont Centre Pkwy.	859-223-1111
Hamburg	2417 Sir Barton Way	859-264-1938
Leestown	109 Louie Place	859-258-2659
Pasadena	185 Pasadena Dr., Suite 100	859-313-5425
Richmond Road	3090 Richmond Rd.	859-269-0164

### Mt. Sterling

Mt. Sterling Main	110 N. Maysville St.	859-498-5332
Mt. Sterling North	196 Evans Dr.	859-497-6981

### Richmond

Eastern By-Pass	860 Eastern By-Pass	859-624-4622
Richmond Main	128 W. Main St.	859-623-2747
Berea North	525 Walnut Meadow Rd.	859-985-0561

### Versailles

* Versailles Main	101 N. Main St.	859-879-5400
Woodford Plaza	480 Lexington Rd.	859-879-5480
Frankfort East	427 Versailles Rd.	502-848-0913
Frankfort West	1205 S. Hwy. 127	502-696-0720
Georgetown Wal-Mart	112 Osbourne Way	502-863-4693

### Winchester

Winchester Main	120 S. Main St.	859-745-7200
Winchester Plaza	125 Winchester Plaza	859-745-7200

## Eastern Region

### Floyd/Knott/Johnson

Allen	6424 Ky Rt. 1428	606-874-0408
Floyd County	161 S. Lake Dr.	606-886-2382
Paintsville Wal-Mart	470 N. Mayo Trl.	606-788-9934
Knott County	107 W. Main St.	606-785-5095

### Hazard

Airport Gardens	1665 Combs Rd.	606-487-2160
Black Gold	100 Citizens Ln.	606-436-2157
Hazard Main Street	655 Main St.	606-487-2162
Hazard Village	101 Village Ln.	606-487-2152

### Tug Valley

Williamson	101 E. 2nd Ave.	304-235-5454
Tug Valley	28160 US Hwy. 119	606-237-6051

### Pikeville

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 E.	606-456-8701
* Pikeville Main	346 N. Mayo Trl.	606-432-1414
Pikeville Main Street	137 Main St. # 4	606-437-3326
Pikeville Wal-Mart	254 Cassidy Blvd.	606-437-0048
Town Mountain	105 Northgate Dr.	606-437-3323
Virgie	1056 KY Hwy. 610 W.	606-639-4451
Weddington Plaza	4205 North Mayo Trl.	606-432-4529

### Whitesburg

Whitesburg Main	155 W. Main St.	606-633-0161
West Whitesburg	24 Pkwy. Plaza Loop	606-633-4532
Jenkins	9505 Hwy. 805, Suite A	606-832-2477
Isom	56 Isom Plaza	606-633-5995
Neon	1001 Hwy. 317	606-855-4435

## Northeastern Region

### Advantage Valley

Alum Creek	315 Midway Rd.	304-756-3317
Hamlin	8049 Lynn Ave.	304-824-7223
Fort Gay	3200 Court St.	304-648-7200
Pullman Square	952 3rd Ave.	304-697-0272

### Flemingsburg

Ewing	1527 Ewing Rd.	606-267-2061
Flemingsburg Main	36 Brookhaven Dr.	606-845-3551
South Ridge	108 Clark St.	606-849-2304

### Ashland

* Ashland Main	1544 Winchester Ave.	606-329-6000
South Ashland	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

### Summersville

Summersville	507 Main St.	304-872-2711
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## South Central Region

### Campbellsville

Campbellsville Main	1218 E. Broadway	270-789-5900
First Street	315 E. 1st St.	270-789-5900
Columbia	1005 Jamestown St.	270-384-4771
Greensburg	205 S. Main St.	270-932-7464
Lebanon	521 W. Main St.	270-692-0064
Somerset North	239 N. Hwy. 27	606-679-8826
Somerset South	3809 S. Hwy. 27	606-679-8446
Jamestown	752 N. Main St.	270-343-2556

### Williamsburg

Williamsburg Main	201 N. Third St.	606-549-5000
Convenience Center	895 S. Hwy. 25 W.	606-539-2251
Corbin	678 US Hwy. 25 W.	606-526-8777
London Main	1706 Hwy. 192 W.	606-877-2644
London North	38 Shiloh Dr.	606-864-2439

### Middlesboro

Middlesboro Main	1918 Cumberland Ave.	606-248-9600
Middlesboro East	1206 E. Cumberland Ave.	606-248-9642
Pineville	11792 US Hwy. 25 E.	606-337-6122

### Mt. Vernon

Mt. Vernon Main	2134 Lake Cumberland Rd.	606-256-5141
Mt. Vernon Downtown	120 E. Main St.	606-256-5142

### LaFollette

* LaFollette Main	106 S. Tennessee Ave.	423-562-3364
LaFollette Mall	2205 Jacksboro Pike	423-562-9918
Jacksboro	2603 Jacksboro Pike	423-566-7800
Clinton	2106 Charles G. Seivers Blvd.	865-457-8684

Community Trust Bancorp, Inc. salutes our  
**2014 Pinnacle Award Winners**  
for their 2013 Sales and Service

*Individual Success*

Joan Abner  
David Akers  
Steven Allen  
Steve Belcher  
Cindy Blanton  
Janice Brafford-King  
Allen Burner  
Steve Bush  
J.R. Caldwell  
Chris Castle  
John Cheshire  
Gerrie Clark  
Amanda Collins  
Sheila Evans Compton  
Rebekah Cox  
Tina Davis

Lynn Denny  
Sharon Edwards  
Ruth Hamlin  
Natalie Heighton  
Holbert Hodges  
Terri Hunt  
Andy Jarvis  
Brett Keene  
Robert Kelly  
Greg Lee  
Rhonda Longmire  
Charlene Miller  
Gaylon Neat  
Rich Newsome  
Tracy Osborne  
Barry Pennington

Ty Reynolds  
Melissa Rhodes  
Erin Serrate  
Roger Smith  
Terry Spears  
Willie Swatzell  
Helena Syck  
David Tackett  
Jody Thompson  
Bob Watson  
Deanna Wellman  
David Wills  
Nick Woods  
Trina Yack

*Team Success*

Ashland Main Office  
Ashland Market  
Berea North Office  
Central Region  
Eastern Region  
Lexington Market  
Northeastern Region

Pikeville Main Office  
Pikeville Market  
Richmond Main Office  
Richmond Market  
South Central Region  
Summersville Office/Market

 **building communities...  
built on trust®**



®