

COMMUNITY TRUST BANCORP INC /KY/
Form 8-K
July 14, 2004

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)
July 14, 2004

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 12. Results of Operations and Financial Condition --Issuance of Press Release on Second Quarter 2004 Earnings provided under Items 9 and 12 of Form 8-K

Community Trust Bancorp, Inc. announces second quarter 2004 earnings in press release dated July 14, 2004.

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: July 14, 2004

/s/ Jean R. Hale

Jean R. Hale

Vice Chairman, President and Chief Executive Officer