

Shareholder 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 26, 2005, 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:

Community Trust Bank, Inc.
Stock Transfer Department
346 North Mayo Trail
P. O. Box 2947
Pikeville, KY 41502-2947

Market Participants

FTN Midwest Research, Cleveland, Ohio; Goldman, Sachs & Co., New York, New York; Howe Barnes Investments, Inc., Chicago, Illinois; J.J.B. Hilliard, W.L. Lyons, Inc., Louisville, Kentucky; Keefe, Bruyette & Woods, Inc., New York, New York; Merrill Lynch, Pierce, Fenner & Smith, Inc., New York, New York; Morgan Stanley & Co., Inc., New York, New York; and Sandler O'Neill & Partners, New York, New York.

Form 10-K

The Corporation's annual report on Form 10-K filed with the Securities and Exchange Commission is available without charge on the Corporation's website at www.ctbi.com or by writing:

Community Trust Bancorp, Inc.
Jean R. Hale
Chairman, President and 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.
Dividend Reinvestment Department
P. O. Box 2947
Pikeville, KY 41502-2947
Or call: 606.437.3279