

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.

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**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