

COMMUNITY TRUST BANCORP INC /KY/  
Form 8-K  
October 27, 2004

**UNITED STATES**  
**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)*  
**October 27, 2004**

**Community Trust Bancorp, Inc.**  
*(Exact name of registrant as specified in its charter)*

**Kentucky**  
*(State or other  
jurisdiction of  
Incorporation)*

**0-11129**  
*(Commission file  
number)*

**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 5.02 Departure of Directors or Principal Officers--Retirement of Chairman of the Board of Directors**

Community Trust Bancorp, Inc. today announced the retirement of Burlin Coleman, Chairman of the Board of Directors, effective December 31, 2004.

**Item 8.01 Other Events--Issuance of Press Release Announcing Stock Dividend and Increase in Cash Dividend provided under Items 7.01 and 8.01 of Form 8-K**

Community Trust Bancorp, Inc. also today announced the declaration of a 10% stock dividend payable to shareholders of record on December 1, 2004 and an increase in the cash dividend to \$0.24 per share payable to shareholders of record on December 15, 2004.

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: October 27, 2004

Jean R. Hale  
Vice Chairman, President and Chief Executive  
Officer