GARTNER JAMES J

Form 4

January 22, 2003

FORM 4

__ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

(Print or Type Responses)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. . . 0.5

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					6. Relationship of Reporting Person(s) to Issuer
					(Check all applicable)
					_ Director
1. Name and Person *	Address of R	Reporting			10% Owner
Gartner,	James	Joseph	2. Issuer Name and Ticker or Trading Symbol		X Officer (give title below)
(Last)	(First)	(Middle)	Community Trust Bancorp, Inc.	4. Statement for (Month/Day/Year)	_ Other (specify below)
			CTBI		
346	North Mayo	Trail		January 17, 2003	
	(Street)				Executive Vice President
	(Street)				
Pikeville, (City)	KY (State)	41501-1492 (Zip)	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)	5. If Amendment, Date of Original (Month/Day/Year)	7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Transaction Date	2A. Deemed Execution Date, if any (Month/Day/ Year)	2 Transaction Code	4. Securities Acquired (A) or Disposed of (D)	Owned Following Reported Transaction(s)	Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
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	Code	V	Amount	(A) or (D)	Price		

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

													i 		
	2.			4. Trans Code (Instr.	acti	(Inst	vativaritie uired or oosed O) er. 3,	5	ate	7. Title and Amount of Underlying Securities (Instr. 3 ar	f g		венепстану	10. Ownership Form of Derivative	
Derivative Security	Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/ Year)	3A. Deemed Execution Date, if any (Month/Day/ Year)	Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title		Derivative	Owned Following Reported Transaction(s) (Instr. 4)		11. Nat of Indin Benefic Owners (Instr. 4
Option (1)	\$24.19	10/22/2002		J(2)				10/22/2007	10/22/2012	Common Stock	22,000		22,000	D	
Option (3)	\$25.39	01/17/2003		J				01/17/2004	01/17/2013	Common Stock	473.25		473.25	D	
Option (3)	\$25.39	01/17/2003		J				01/17/2005	01/17/2013	Common Stock	473.25		473.25	D	
Option (3)	\$25.39	01/17/2003		J				01/17/2006	01/17/2013	Common Stock	473.25		473.25	D	
Option (3)	\$25.39	01/17/2003		J				01/17/2007	01/17/2013	Common Stock	473.25		473.25	D	
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					Ц		Щ								

Explanation of itesponse.	Exp	lanation	of I	Resi	pons	es
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(1) Right to buy pursuant to Management Retention Incentive Stock Option Agreement. (2) Option previously reported as covering 20,000 shares @26.61 per share, adjusted to reflect the 10% stock dividend effective 12/15/02. (3) Right to buy pursuant to the CTBI 1998 Stock Option Plan.

/s/ James J. Gartner

01/21/03

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Date

** Signature of Reporting Person

Last update: 09/05/2002

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.
* If the form is filed by more than one reporting person, <i>see</i> Instruction 4(b)(v).
** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, <i>see</i> Instruction 6 for procedure.
http://www.sec.gov/divisions/corpfin/forms/form4.htm