GOOCH MARK A Form 5 February 14, 2003

FORM 5

ANNUAL STATEMENT OF

CHANGES IN BENEFICIAL OWNERSHIP

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

Form 3 Holdings Reported

Form 4 Transactions Reported

• Name and Address of Reporting Person*

(Last)	Gooch				
(First)	Mark				
(Middle)	A.				
(Street)	346 North Mayo Trail				
(City)	Pikeville				
(State)		KY			
(Zip)	41502-1492				

Issuer Name and Ticker or Trading Symbol

(Issuer Name)	Community Trust Bancorp, Inc.			
(Ticker or Trading Symbol)	CTBI			

I.R.S. or Social Security Number of Reporting Person (Voluntary)

(I.D. Number)

• Statement for Month/Day/Year

(Month)	December
(Year)	2002

•		If Amendment, Date of Original (Month/Day/Year
(Mo	nth/Day)	
(Yea	ur)	
•		Relationship of Reporting Person(s) to Issuer (Check all applicable
X		
	(Directo	r)
X	(Officer	, include title) Executive Vice President and Treasurer
	(10% O	wner)
	(Other,	specify below)
•		Individual or Joint/Group Filing (Check Applicable Line
X		
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

			4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		5. Amount of Securities Beneficially Owned at	of Securities Beneficially 6.		
	2.Transac-tion					End of	Form:	7. Nature
	Date					Issuer's	Direct (D)	of Indirect
1.Title of		3.				Fiscal Year	or Indirect	Beneficial
Security	(Month/	Transaction					(I)	Ownership
		Code (Instr.		(A)		(Instr. 3 &		
(Instr. 3)	Day/Year)	8)		or		4)	(Instr. 4)	(Instr. 4)
			Amount	(D)	Price			
Common Stock						327.69(1)	D	

Common Stock			3,956.138(2)	I	By ESOP
Common Stock			4,382.202(2)	I	By 401(k) Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

FORM 5 (Continued)

Table II - Derivative Securities Acquired, Disposed of or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr.8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)	
			Code	(A)	(D)	Date Exercisable	Expiration Date

^{*} If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

Table II Continued - Derivative Securities Acquired, Disposed of or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

7. Title and Amount of Unde and 4)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		9.Number of Derivative	10. Ownership	11. Nature of Indirect	
Title	Amount or Number of Shares	Derivative Security (Instr. 5)	Securities Beneficially Owned at End of Month (Instr. 4)	Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)	

Explanation of Responses: (1) Includes 2.3013 shares acquired in October 2002 under the CTBI DRIP. (2) Between January 1, 2002, and December 31, 2002, the reporting person acquired 803.14 shares of CTBI common stock under

the CTBI ESOP Plan and 835.69 shares of CTBI common stock under the CTBI 401(k) Plan.

Intentional misstatements or omissions of facts constitute Federal /s/ Mark GoochSignature of Reporting Person --- 02/13/03 Date

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, see Instructions 6 for procedure.

To view the actual filing form and general Instructions go to: http://www.sec.gov/divisions/corpfin/forms/form5.htm