### HALE JEAN R

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

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

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

1. Title of Security (Instr. 3)	2. Transaction Date	2A. Deemed Execution Date, if any (Month/Day/ Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D)	Owned Following Reported	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)

	2.			4. Transactik Code		(Instr. 3,				7. Title and Amount of Underlying Securities (Instr. 3 and 4)			9. Number of Derivative Securities Beneficially	10. Ownership Form of Derivative	
Security	Price of Derivative		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)	Securities: Direct (D) or Indirect (I) (Instr. 4)	11. Nat of India Benefic Owners (Instr. 4
Option (9)	\$16.73	01/21/1997		J(10)				01/21/2000	01/21/2007	Common Stock	1,549.35		1,549.35	D	
Option (9)	\$16.73	01/21/1997		J(10)				01/21/2001	01/21/2007	Common Stock	1,549.35		1,549.35	D	
Option (6)	\$18.59	07/27/1999		J(11)				07/27/2004	07/27/2009	Common Stock	24,200		24,200	D	
Option (1)	\$16.01	01/25/2000		J(12)				01/25/2001	01/25/2010	Common Stock	2,459.05		2,459.05	D	
Option (1)	\$16.01	01/25/2000		J(12)				01/25/2002	01/25/2010	Common Stock	2,459.05		2,459.05	D	
Option (1)	\$16.01	01/25/2000		J(12)				01/25/2003	01/25/2010	Common Stock	2,459.05		2,459.05	D	
Option (1)	\$16.01	01/25/2000		J(12)				01/25/2004	01/25/2010	Common Stock	2,459.05		2,459.05	D	
Option (1)	\$14.32	01/23/2001		J(30)				01/23/2006	01/25/2011	Common Stock	11,000		11,000	D	
Option (1)	\$20.23	01/29/2002		J(14)				01/29/2007	01/29/2012	Common Stock	11,000		11,000	D	

Explanation of Responses:

<sup>(1)</sup> Right to buy pursuant to the CTBI 1998 Stock Option Plan. (4) Option previously reported as covering 386.25 shares @\$23.125 per share, adjusted to reflect the 10% stock dividends effective 04/15/97, 04/15/00 & 12/15/02. (5) Option previously reported as covering 540 shares @\$20 per share, adjusted to reflect the 10% stock dividends effective 04/15/97, 04/15/99, 04/15/00 & 12/15/02. (6) Right to buy pursuant to Management Retention Incentive Stock Option Agreement. (7) Option previously reported as covering 20,000 shares @\$20.50 per share, adjusted to reflect the 10% stock dividends effective 04/15/97, 04/15/99, 04/15/00 & 12/15/02. (8) Option previously reported as covering 5,000 shares @\$24.75 per share, adjusted to reflect the 10% stock dividends effective 04/15/97, 04/15/99, 04/15/00 & 12/15/02. (9) Right to buy pursuant to the Third Restated PNC 1989 Stock Option Plan. (10) Option previously reported as covering 1,058.25 shares @\$24.50 per share, adjusted to reflect the 10% stock dividends effective 04/15/97, 04/15/99, 04/15/00 & 12/15/02. (11) Option previously reported as covering 20,000 shares @\$22.50 per share, adjusted to reflect the 10% stock dividends effective 04/15/00 & 12/15/02. (12) Option previously reported as covering 8,128 shares @\$19.375 per share, adjusted to

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reflect the 10% stock dividends effective 04/15/00 & 12/15/02. (13) Option previously reported as covering 10,000 shares @\$15.75 per share, adjusted to reflect the 10% stock dividend effective 12/15/02. 14) Option previously reported as covering 10,000 shares @\$22.25 per share, adjusted to reflect the 10% stock dividend effective 12/15/02.

/s/ Jean R. Hale	01/21/2003
** Signature of Reporting Person	Date
Reminder: Report on a separate line for each class of securities beneficially owner	ed 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 Vi See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).	iolations.
Note: File three copies of this Form, one of which must be manually signed. If s	space is insufficient, see Instruction 6 for procedure.
http://www.sec.gov/divisions/corpfin/forms/form4.htm	
Last update: 09/05/2002	