## GOOCH MARK A

Form 4

January 22, 2003		
FORM 4	UNITED STATES SECURITIES AND EXCHANGE COMMISSION	OMB APPROVAL
Check this box if no	Washington, D.C. 20549	
longer subject to Section 16. Form 4 or Form 5 obligations may	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP	
continue. See Instruction 1(b). (Print or Type Responses)	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 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)
			_ Director
1. Name and Address of Reporting Person *			_ 10% Owner
Gooch, Mark A.	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)
346 North Mayo Trail		January 17, 2003	EVP, & President & CEO, Community Trust Bank
(Street)			Evr, & riesident & CEO, Community riust bank
Pikeville, KY 41501-1492 (City) (State) (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</li> <li>Filing (Check Applicable Line)</li> <li>X Form filed by One Reporting Person</li> </ul>
			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 (Month/Day/	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 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			
Common Stock							327.693	D	

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

	2. Conversion	2	3A. Deemed			6. Date Exerc Expiration D	ate	7. Title and Amount of Underlying Securities (Instr. 3 and 4)			Securities Beneficially	10. Ownership Form of Derivative Securities:			
1. Title of Derivative Security (Instr. 3)	or Exercise Price of Derivative		5A. Deemed Execution Date, if any (Month/Day/ Year)	Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	or	Derivative Security	Owned Following Reported Transaction(s) (Instr. 4)	Direct (D) or Indirect (I) (Instr. 4)	11. Nat of India Benefic Owners (Instr. 4
Option (1)	\$16.73	01/21/1997	J(3)					01/21/1998	01/21/2007	Common Stock	941.05		941.05	D	
Option (1)	\$16.73	01/21/1997	J(3)					01/21/1999	01/21/2007	Common Stock	941.05		941.05	D	
Option (1)	\$16.73	01/21/1997	J(3)					01/21/2000	01/21/2007	Common Stock	941.05		941.05	D	
Option (1)	\$16.73	01/21/1997	J(3)					01/21/2001	01/21/2007	Common Stock	941.05		941.05	D	
Option (2)	\$16.91	01/21/1997	J(4)					01/21/2002	01/21/2007	Common Stock	29,282		29,282	D	
Option (2)	\$18.59	07/27/1999	J(6)					07/27/2004	07/27/2009	Common Stock	12,100		12,100	D	
Option (5)	\$16.00	01/25/2000	J(7)					01/25/2001	01/25/2010	Common Stock	1,756.70		1,756.70	D	
Option (5)	\$16.00	01/25/2000	J(7)					01/25/2002	01/25/2010	Common Stock	1,756.70		1,756.70	D	
Option (5)	\$16.00	01/25/2000	J(7)					01/25/2003	01/25/2010	Common Stock	1,756.70		1,756.70	D	
Option (5)	\$16.00	01/25/2000	J(7)					01/25/2004	01/25/2010	Common Stock	1,756.70		1,756.70	D	

Explanation of Responses:

(1) Right to buy pursuant to third restated PNC 1989 Stock Option Plan. (2) Right to buy pursuant to Management Retention Incentive Stock Option Agreement. (3) Option previously reported as covering 2,571 shares @\$24.50 per share, adjusted to reflect 10% stock dividends effective 04/15/97, 04/15/99, 04/15/00 & 12/15/02. (4) Option previously reported as covering 20,000 shares @\$24.75 per share, adjusted to reflect 10% stock dividends effective 04/15/97, 04/15/00 & 12/15/02. (5) Right to buy pursuant to CTBI 1998 Stock Option Plan. (6) Option previously reported as covering 10,000 shares @\$22.50 per share, adjusted to reflect 10% stock dividends effective 04/15/02. (7) Option previously reported as covering 1,597 shares @\$17.61 per share, adjusted to reflect 10% stock dividend effective 12/15/02. \*\*On October 22, 2002, CTBI declared a 10% stock dividend to all holders of record of common stock on December 1, 2002, payable December 15, 2002. As a result, the reporting person received 28.9721 shares directly.

/s/ Mark A. Gooch

\*\* Signature of Reporting Person

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, *see* 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, see Instruction 6 for procedure.

http://www.sec.gov/divisions/corpfin/forms/form4.htm

Last update: 09/05/2002

01/21/2003

Date