

Board of Governors of the Federal Reserve System



## Annual Report of Holding Companies—FR Y-6

### Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Jean R. Hale

Name of the Holding Company Director and Official

Chairman, President and CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

03/28/2016

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- ☐ is included with the FR Y-6 report  
☐ will be sent under separate cover  
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID  
C.I.

1070644

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Community Trust Bancorp, Inc.

Legal Title of Holding Company

P.O. Box 2947

(Mailing Address of the Holding Company) Street / P.O. Box

Pikeville

KY

41502-2947

City

State

Zip Code

346 North Mayo Trail

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Taylor G. Newsome

VP/Financial Analyst III

Name

Title

606-433-4643

Area Code / Phone Number / Extension

606-218-8300

Area Code / FAX Number

newsomta@ctbi.com

E-mail Address

www.ctbi.com

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

- ☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☒ No

## **FR Y-6 REPORT ITEMS**

### **1: ANNUAL REPORT TO SHAREHOLDERS**

Community Trust Bancorp, Inc. is registered with the Securities and Exchange Commission; therefore, an annual report is not being submitted.

### **2a: ORGANIZATION CHART**

The Corporation is submitting a copy of its organization chart.

Community Trust Bancorp, Inc. has no companies reportable on the FR Y-10 that are not reportable on the FR Y-6 organization chart.

### **2b: DOMESTIC BRANCH LISTING**

The Corporation is submitting a verified list of all domestic branches of Community Trust Bank, Inc.

### **3: SECURITIES HOLDERS**

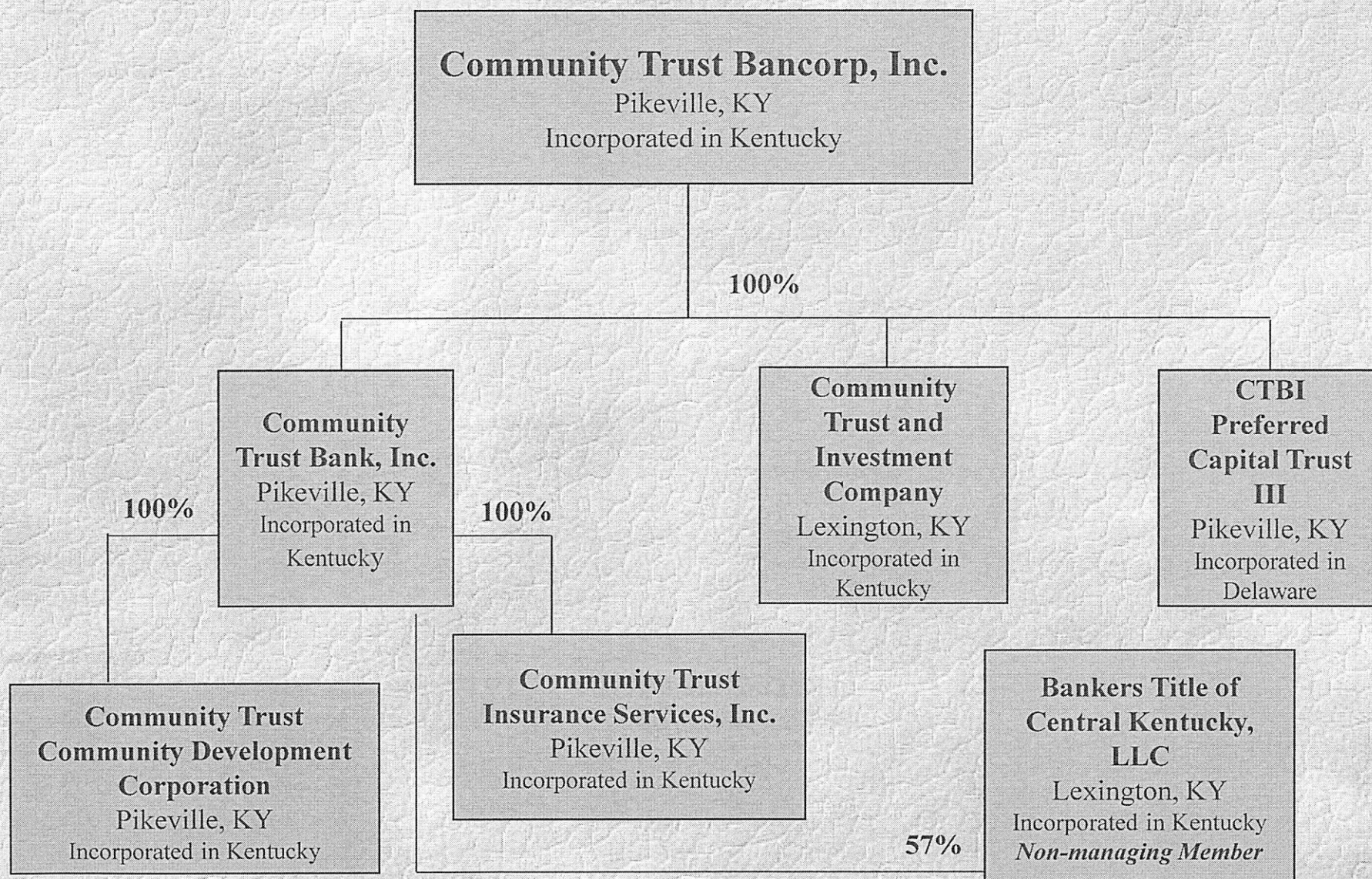
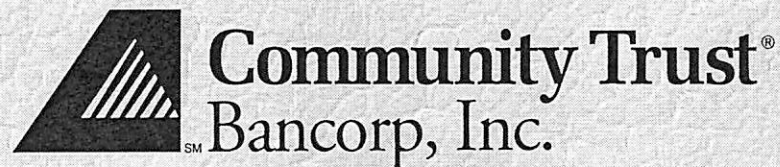
(1) The Corporation is submitting a list of all shareholders of record that directly or indirectly own, control, or hold with power to vote 5% or more of the Corporation's common stock.

(2) N/A

### **4: INSIDERS**

The Corporation is including a list of each principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, as of the fiscal year end of the bank holding company, showing (1) name and address, (2) principal occupation, (3) title with holding company and subsidiaries, and (4) number of shares and percentage of securities of the bank holding company owned and ownership in other companies.





LEI is N/A unless noted

12/31/15

The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

#### Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

#### Actions

**OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.

**Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

**Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

**Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.

**Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

#### Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

#### Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	509811	COMMUNITY TRUST BANK, INC.	346 NORTH MAYO TRAIL	PIKEVILLE	KY	41501	PIKE	UNITED STATES	1762	0	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3402119	ALLEN BRANCH	6424 KY ROUTE 1428	ALLEN	KY	41601	FLOYD	UNITED STATES	453403	95	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	188412	ASHLAND MAIN BRANCH	1544 WINCHESTER AVENUE	ASHLAND	KY	41101	BOYD	UNITED STATES	1727	28	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	127813	ASHLAND SUMMIT BRANCH	7100 US ROUTE 60	ASHLAND	KY	41102	BOYD	UNITED STATES	193814	32	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	979311	ASHLAND WESTWOOD BRANCH	721 WHEATLEY ROAD	ASHLAND	KY	41101	BOYD	UNITED STATES	193812	31	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	128315	SOUTH ASHLAND BRANCH	2101 29TH STREET	ASHLAND	KY	41101	BOYD	UNITED STATES	193811	30	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3402126	BEREA NORTH OFFICE	525 WALNUT MEADOW ROAD	BEREA	KY	40403	MADISON	UNITED STATES	360541	77	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	741572	CAMPBELLVILLE BRANCH	1218 EAST BROADWAY	CAMPBELLVILLE	KY	42718	TAYLOR	UNITED STATES	42921	65	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062045	CAMPBELLVILLE FIRST STREET BRANCH	315 EAST FIRST STREET	CAMPBELLVILLE	KY	42718	TAYLOR	UNITED STATES	278635	70	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062157	CAMPBELLVILLE COLUMBIA BRANCH	1005 JAMESTOWN STREET	COLUMBIA	KY	42728	ADAIR	UNITED STATES	278631	66	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3051441	WILLIAMSBURG CORBIN BRANCH	678 US 25 WEST	CORBIN	KY	40701	LAUREL	UNITED STATES	361059	78	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	2586302	DANVILLE MAIN STREET	462 WEST MAIN STREET	DANVILLE	KY	40423	BOYLE	UNITED STATES	57161	89	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	2801500	DANVILLE MANOR BRANCH	1560 HUSTONVILLE ROAD	DANVILLE	KY	40422	BOYLE	UNITED STATES	290610	90	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	510013	ELKHORN CITY BRANCH	211 RUSSELL STREET	ELKHORN CITY	KY	41522	PIKE	UNITED STATES	193979	8	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	297912	MARROWBONE BRANCH	10579 REGINA BELCHER HIGHWAY	ELKHORN CITY	KY	41522	PIKE	UNITED STATES	193977	6	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	757210	EWING BRANCH	1527 EWING ROAD	EWING	KY	41039	FLEMING	UNITED STATES	234797	37	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	602815	FLEMINGSBURG BRANCH	36 BROOKHAVEN DRIVE	FLEMINGSBURG	KY	41041	FLEMING	UNITED STATES	9931	36	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	142414	SOUTH RIDGE BRANCH	108 CLARK STREET	FLEMINGSBURG	KY	41041	FLEMING	UNITED STATES	234798	38	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062166	FRANKFORT WEST BRANCH	1205 SOUTH HIGHWAY 127	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	278638	60	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3289299	VERSAILLES FRANKFORT EAST BRANCH	427 VERSAILLES ROAD	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	430563	87	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3128558	VERSAILLES GEORGETOWN WALMART BRANCH	112 OSBORNE WAY	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	364651	86	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062184	CAMPBELLVILLE GREENSBURG BRANCH	205 SOUTH MAIN STREET	GREENSBURG	KY	42743	GREEN	UNITED STATES	278632	67	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	530945	HARRODSBURG BRANCH	570 CHESTNUT STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	194068	63	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3150803	HAZARD AIRPORT GARDENS BRANCH	1665 COMBS ROAD	HAZARD	KY	41702	PERRY	UNITED STATES	231923	81	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3358739	HAZARD BLACK GOLD BRANCH	100 CITIZENS LANE	HAZARD	KY	41702	PERRY	UNITED STATES	231926	84	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	2420983	HAZARD VILLAGE BRANCH	101 VILLAGE LANE	HAZARD	KY	41701	PERRY	UNITED STATES	231925	83	COMMUNITY TRUST BANK, INC.	509811	
CHANGE	Misspelling	Full Service	3358702	KNOTT COUNTY BRANCH	107 MAIN STREET EAST	HINDMAN	KY	41822	KNOTT	UNITED STATES	282769	11	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062036	CAMPBELLVILLE JAMESTOWN BRANCH	752 NORTH MAIN STREET	JAMESTOWN	KY	42629	RUSSELL	UNITED STATES	278634	69	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062308	WHITESBURG JENKINS BRANCH	9505 HIGHWAY 805	JENKINS	KY	41537	LETCHER	UNITED STATES	193984	45	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062018	WHITESBURG ISOM BRANCH	56 ISOM PLAZA	JEREMIAH	KY	41826	LETCHER	UNITED STATES	238427	43	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062027	CAMPBELLVILLE LEBANON BRANCH	521 WEST MAIN STREET	LEBANON	KY	40093	MARION	UNITED STATES	278637	72	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	2289724	BEAUMONT CENTRE	901 BEAUMONT CENTRE PARKWAY	LEXINGTON	KY	40513	FAYETTE	UNITED STATES	262265	13	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3358681	DOWNTOWN LEXINGTON	100 EAST VINE STREET	LEXINGTON	KY	40507	FAYETTE	UNITED STATES	40339	12	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3062205	HAMBURG BRANCH	2417 SIR BARTON WAY	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	453401	93	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3401785	LEESTOWN ROAD OFFICE	109 LOUIE PLACE	LEXINGTON	KY	40511	FAYETTE	UNITED STATES	453402	94	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3289301	LEXINGTON PASADENA BRANCH	185 PASADENA DRIVE	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	430564	88	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	4437903	RICHMOND ROAD BRANCH	3090 RICHMOND ROAD	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	540774	101	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3402100	LONDON NORTH OFFICE	38 SHILOH DRIVE	LONDON	KY	40741	LAUREL	UNITED STATES	442403	91	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3069398	WILLIAMSBURG LONDON BRANCH	1706 WEST HIGHWAY 192	LONDON	KY	40741	LAUREL	UNITED STATES	237	27	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	783611	MIDDLESBORO EAST BRANCH	1206 EAST CUMBERLAND AVENUE	MIDDLESBORO	KY	40965	BELL	UNITED STATES	181438	18	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	656911	MIDDLESBORO MAIN BRANCH	1918 CUMBERLAND AVENUE	MIDDLESBORO	KY	40965	BELL	UNITED STATES	219	17	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	171414	MT STERLING BRANCH	110 NORTH MAYSVILLE STREET	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	9128	22	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	963918	MT STERLING NORTH BRANCH	196 EVANS DRIVE	MOUNT STERLING	KY	40353	MONTGOMERY	UNITED STATES	231792	23	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3358832	EAST MAIN STREET BRANCH	120 EAST MAIN STREET	MOUNT VERNON	KY	40456	ROCKCASTLE	UNITED STATES	189814	74	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	2851680	MT. VERNON BRANCH	2134 LAKE CUMBERLAND ROAD	MOUNT VERNON	KY	40456	ROCKCASTLE	UNITED STATES	189816	76	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3069419	MOUTHCARD BRANCH	32 NORTH LEVISA ROAD	MOUTHCARD	KY	41548	PIKE	UNITED STATES	193980	9	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3358711	NEON BRANCH	1001 HIGHWAY 317	NEON	KY	41840	LETCHER	UNITED STATES	238425	41	COMMUNITY TRUST BANK, INC.	509811	
OK		Full Service	3401840	PAINTSVILLE WAL-MART BRANCH	470 NORTH MAYO TRAIL	PAINTSVILLE	KY	41240	JOHNSON	UNITED STATES	442404	92	COMMUNITY TRUST BANK, INC.	509811	

OK		Full Service	3069437	PHELPS BRANCH	38720 STATE HIGHWAY 194 EAST	PHELPS	KY	41553	PIKE	UNITED STATES	193972	1	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	235718	PIKEVILLE MAIN STREET BRANCH	137 MAIN STREET SUITE 4	PIKEVILLE	KY	41501	PIKE	UNITED STATES	193978	7	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3062317	PIKEVILLE WAL MART BRANCH	254 CASSIDY BOULEVARD	PIKEVILLE	KY	41501	PIKE	UNITED STATES	193985	46	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	298414	TOWN MOUNTAIN PIKEVILLE	105 NORTHGATE DRIVE	PIKEVILLE	KY	41501	PIKE	UNITED STATES	193974	3	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3358793	WEDDINGTON PLAZA BRANCH	4205 NORTH MAYO TRAIL	PIKEVILLE	KY	41501	PIKE	UNITED STATES	193976	5	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	723514	PINEVILLE BRANCH	11797 US HIGHWAY 25 EAST	PINEVILLE	KY	40977	BELL	UNITED STATES	181441	21	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	1906538	FLOYD COUNTY BRANCH	161 SOUTH LAKE DRIVE	PRESTONSBURG	KY	41653	FLOYD	UNITED STATES	47213	10	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	240114	EASTERN BYPASS BRANCH	860 EASTERN BYPASS	RICHMOND	KY	40475	MADISON	UNITED STATES	193994	51	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	239912	RICHMOND MAIN BRANCH	128 WEST MAIN STREET	RICHMOND	KY	40475	MADISON	UNITED STATES	1764	50	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3358690	RUSSELL BRANCH	970 DIEDERICH BOULEVARD	RUSSELL	KY	41169	GREENUP	UNITED STATES	193986	47	COMMUNITY TRUST BANK, INC	509811
CHANGE	Y-10 filed 8/11/15	Full Service	3650518	SOMERSET NORTH BRANCH	239 NORTH HIGHWAY 27	SOMERSET	KY	42503	PULASKI	UNITED STATES	189815	75	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3358823	SOMERSET SOUTH BRANCH	3809 SOUTH HIGHWAY 27	SOMERSET	KY	42501	PULASKI	UNITED STATES	278636	71	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	387514	SOUTH WILLIAMSON TUG VALLEY	28160 US HIGHWAY 119	SOUTH WILLIAMSON	KY	41503	PIKE	UNITED STATES	193975	4	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	353416	VERSAILLES MAIN BRANCH	101 NORTH MAIN STREET	VERSAILLES	KY	40383	WOODFORD	UNITED STATES	238	34	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	352914	WOODFORD PLAZA BRANCH	480 LEXINGTON ROAD	VERSAILLES	KY	40383	WOODFORD	UNITED STATES	181477	35	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	295815	PIKE VIRGIE BRANCH	1056 HIGHWAY 610 WEST	VIRGIE	KY	41572	PIKE	UNITED STATES	193973	2	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	424213	WEST WHITESBURG BRANCH	24 PARKWAY PLAZA LOOP	WHITESBURG	KY	41858	LETCHER	UNITED STATES	238426	42	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3358720	WHITESBURG BRANCH	155 MAIN STREET	WHITESBURG	KY	41858	LETCHER	UNITED STATES	10740	40	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	363611	DOWNTOWN WILLIAMSBURG BRANCH	201 NORTH 3RD STREET	WILLIAMSBURG	KY	40769	WHITLEY	UNITED STATES	1769	25	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3069389	WILLIAMSBURG CONVENIENCE CENTER BRANCH	895 SOUTH HIGHWAY 25W	WILLIAMSBURG	KY	40769	WHITLEY	UNITED STATES	194013	26	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	249715	WINCHESTER MAIN BRANCH	120 SOUTH MAIN STREET	WINCHESTER	KY	40391	CLARK	UNITED STATES	6192	49	COMMUNITY TRUST BANK, INC	509811
CHANGE	Y-10 filed 8/11/15	Full Service	3358672	WINCHESTER PLAZA BRANCH	125 WINCHESTER PLAZA	WINCHESTER	KY	40391	CLARK	UNITED STATES	220814	48	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	2813576	CLINTON OFFICE	2106 CHARLES G. SEEVERS BOULEVARD	CLINTON	TN	37716	ANDERSON	UNITED STATES	205670	99	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	187031	JACKSBORO BRANCH	2603 JACKSBORO PIKE	JACKSBORO	TN	37757	CAMPBELL	UNITED STATES	205669	98	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	4130	LA FOLLETTE BRANCH	106 SOUTH TENNESSEE AVENUE	LA FOLLETTE	TN	37766	CAMPBELL	UNITED STATES	3287	97	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3446337	MALL OFFICE	2205 JACKSBORO PIKE	LA FOLLETTE	TN	37766	CAMPBELL	UNITED STATES	451712	100	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3062223	ALUM CREEK BRANCH	315 MIDWAY ROAD	ALUM CREEK	WV	25003	LINCOLN	UNITED STATES	212135	54	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	17231	FORT GAY BRANCH	3200 COURT STREET	FORT GAY	WV	25514	WAYNE	UNITED STATES	226022	57	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3062750	HAMLIN BRANCH	8049 LYNN AVENUE	HAMLIN	WV	25523	LINCOLN	UNITED STATES	4543	53	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	3749560	PULLMAN SQUARE BRANCH	952 THIRD AVENUE	HUNTINGTON	WV	25701	CABELL	UNITED STATES	479076	96	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	788830	SUMMERSVILLE MAIN	507 MAIN STREET	SUMMERSVILLE	WV	26651	NICHOLAS	UNITED STATES	9758	56	COMMUNITY TRUST BANK, INC	509811
OK		Full Service	2668664	WILLIAMSON BRANCH	101 EAST 2ND AVENUE	WILLIAMSON	WV	25661	MINGO	UNITED STATES	61658	52	COMMUNITY TRUST BANK, INC	509811

**Item 3(1): Securities Holders**

The following table sets forth information as to each shareholder known by the Corporation to beneficially own more than five percent of the Common Stock as of December 31, 2015:

<b>Name and Address</b>	<b>Country of Incorporation</b>	<b>Number of Shares of Common Stock</b>	<b>Percentage</b>
Community Trust and Investment Company as Fiduciary Lexington, Kentucky 40507	USA	1,857,337	10.6%
BlackRock Inc. New York, NY 10022	USA	980,408	5.6%

**Item 3(2): Securities Holders**

N/A

**Item 4: Insiders**

<b>Name</b>	<b>Principal Occupation if other than Holding Company</b>	<b>Title &amp; Position with Holding Company</b>	<b>Title &amp; Position with Subsidiaries</b>	<b>Title &amp; Position with Other Businesses</b>	<b>Percentage of Voting Shares in Holding Company</b>	<b>Percentage of Voting Shares in Subsidiaries</b>	<b>Names of Other Companies 25% of More Held (Percent of Ownership)</b>
Charles J. Baird Pikeville, KY, USA	President - Baird and Baird, PSC	Director	Director, Community Trust and Investment Company	President – Baird & Baird, PSC	1.3%	N/A	Baird & Baird, PSC (40%)
				President – Eastwood, LLC			Eastwood, LLC (100%)
				President – TWG, Inc.			TWG, Inc. (50%)
				President – True Believer, LLC			True Believer, LLC (50%)
Nick Carter Ashland, KY, USA	Retired	Director	N/A	Retired	(1)	N/A	N/A

<b>Name</b>	<b>Principal Occupation if other than Holding Company</b>	<b>Title &amp; Position with Holding Company</b>	<b>Title &amp; Position with Subsidiaries</b>	<b>Title &amp; Position with Other Businesses</b>	<b>Percentage of Voting Shares in Holding Company</b>	<b>Percentage of Voting Shares in Subsidiaries</b>	<b>Names of Other Companies 25% of More Held (Percent of Ownership)</b>
Jean R. Hale Pikeville, KY, USA	N/A	Chairman, President and CEO	Chairman, President and CEO - Community Trust Bancorp, Inc. and Chairman of the Board - Community Trust Bank, Inc. and Community Trust and Investment Company	None	1.3%	N/A	N/A
James E. McGhee II Pikeville, KY, USA	President - Three JC Investments	Director	N/A	President – Three JC Investments LLC Member – Land Coal Land Co., LLC Member – Ryan’s Morristown, LLC Member – Upcountry Investments, LLC	(1)	N/A	Three JC Investments LLC (70%) Land Coal Land Co., LLC (50%) Ryan’s Morristown, LLC (50%) Upcountry Investments, LLC (25%)



<b>Name</b>	<b>Principal Occupation if other than Holding Company</b>	<b>Title &amp; Position with Holding Company</b>	<b>Title &amp; Position with Subsidiaries</b>	<b>Title &amp; Position with Other Businesses</b>	<b>Percentage of Voting Shares in Holding Company</b>	<b>Percentage of Voting Shares in Subsidiaries</b>	<b>Names of Other Companies 25% of More Held (Percent of Ownership)</b>
M. Lynn Parrish Pikeville, KY, USA	President - Marwood Land Company, Inc.	Director	N/A	Director/President – Marwood Land Co., Inc.	1.0%	N/A	Marwood Land Co., Inc. (100%)
				Director/President – Wayland Land Co., Inc.			Wayland Land Co., Inc. (100%)
				Director/President – M.L. Parrish Family Foundation, Inc.			M.L. Parrish Family Foundation, Inc. (100%)
				Member – Dudley’s Buildings Partners, LLC			Dudley’s Buildings Partners, LLC (42.86%)
				Member – Jigsaw Enterprises, LLC			Jigsaw Enterprises, LLC (50%)
				Member – Eastern Telephone & Technologies, Inc.			Eastern Telephone & Technologies, Inc. (33.3%)
				Member – Boulevard, LLC			Boulevard, LLC (50%)
				Member – Bit Source, LLC			Bit Source, LLC (50%)
Dr. James R. Ramsey Louisville, KY, USA	President - University of Louisville	Director	N/A	President - University of Louisville	(1)	N/A	N/A

<b>Name</b>	<b>Principal Occupation if other than Holding Company</b>	<b>Title &amp; Position with Holding Company</b>	<b>Title &amp; Position with Subsidiaries</b>	<b>Title &amp; Position with Other Businesses</b>	<b>Percentage of Voting Shares in Holding Company</b>	<b>Percentage of Voting Shares in Subsidiaries</b>	<b>Names of Other Companies 25% of More Held (Percent of Ownership)</b>
Anthony W. St. Charles Cincinnati, OH, USA	President and Chief Executive Officer - A. W. St. Charles & Associates, Inc.	Director	N/A	Partner – Corbitt Graphics, LLC	(1)	N/A	Corbitt Graphics, LLC (50%)
				President – The St. Charles Group, LLC			The St. Charles Group, LLC (50%)
James B. Draughn Pikeville, KY, USA	N/A	Executive Vice President	Executive Vice President/ Operations - Community Trust Bank, Inc.	None	(1)	N/A	N/A
James J. Gartner Pikeville, KY, USA	N/A	Executive Vice President	Executive Vice President/Chief Credit Officer - Community Trust Bank, Inc.	None	(1)	N/A	N/A

<b>Name</b>	<b>Principal Occupation if other than Holding Company</b>	<b>Title &amp; Position with Holding Company</b>	<b>Title &amp; Position with Subsidiaries</b>	<b>Title &amp; Position with Other Businesses</b>	<b>Percentage of Voting Shares in Holding Company</b>	<b>Percentage of Voting Shares in Subsidiaries</b>	<b>Names of Other Companies 25% of More Held (Percent of Ownership)</b>
Mark A. Gooch Pikeville, KY, USA	N/A	Executive Vice President and Secretary	Director, President and CEO - Community Trust Bank, Inc. Vice President and Director Community Trust and Investment Company	None	(1)	N/A	N/A
Charles W. Hancock Pikeville, KY, USA	N/A	Executive Vice President	Executive Vice President/ Senior Staff Attorney - Community Trust Bank, Inc.	Joint Venture – Hancock Rentals	(1)	N/A	Hancock Rentals (50%)
D. Andrew Jones Ashland, KY, USA	N/A	Executive Vice President	Executive Vice President/ Northeastern Region President - Community Trust Bank, Inc.	President – Diedrich Properties	(1)	N/A	Diedrich Properties (100%)
				President – Big Sandy Development			Big Sandy Development (33.3%)
				President – Machinery Exchange			Machinery Exchange (33.3%)

<b>Name</b>	<b>Principal Occupation if other than Holding Company</b>	<b>Title &amp; Position with Holding Company</b>	<b>Title &amp; Position with Subsidiaries</b>	<b>Title &amp; Position with Other Businesses</b>	<b>Percentage of Voting Shares in Holding Company</b>	<b>Percentage of Voting Shares in Subsidiaries</b>	<b>Names of Other Companies 25% of More Held (Percent of Ownership)</b>
Larry W. Jones Lexington, KY, USA	N/A	Executive Vice President	Executive Vice President/Central Region President - Community Trust Bank, Inc.	None	(1)	N/A	N/A
Richard W. Newsom Pikeville, KY, USA	N/A	Executive Vice President	Executive Vice President/Eastern Region President - Community Trust Bank, Inc.	None	(1)	N/A	N/A
Ricky D. Sparkman Campbellsville, KY, USA	N/A	Executive Vice President	Executive Vice President/South Central Region President - Community Trust Bank, Inc.	Vice President – Shanrick Properties, Inc.	(1)	N/A	Shanrick Properties, Inc. (50%)
Kevin J. Stumbo Pikeville, KY, USA	N/A	Executive Vice President, CFO and Treasurer	Executive Vice President/CFO - Community Trust Bank, Inc. Vice President - Community Trust and Investment Company	None	(1)	N/A	N/A
Andy D. Waters Lexington, KY, USA	N/A	Executive Vice President	President and CEO - Community Trust and Investment Company	None	(1)	N/A	N/A

(1) Owns less than 1 percent of outstanding shares.