

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2023

Month / Day / Year

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

606-432-1414

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

I, Mark Gooch

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.

Mark A. Gooch

Signature of Holding Company Director and Official

03/26/2024

Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

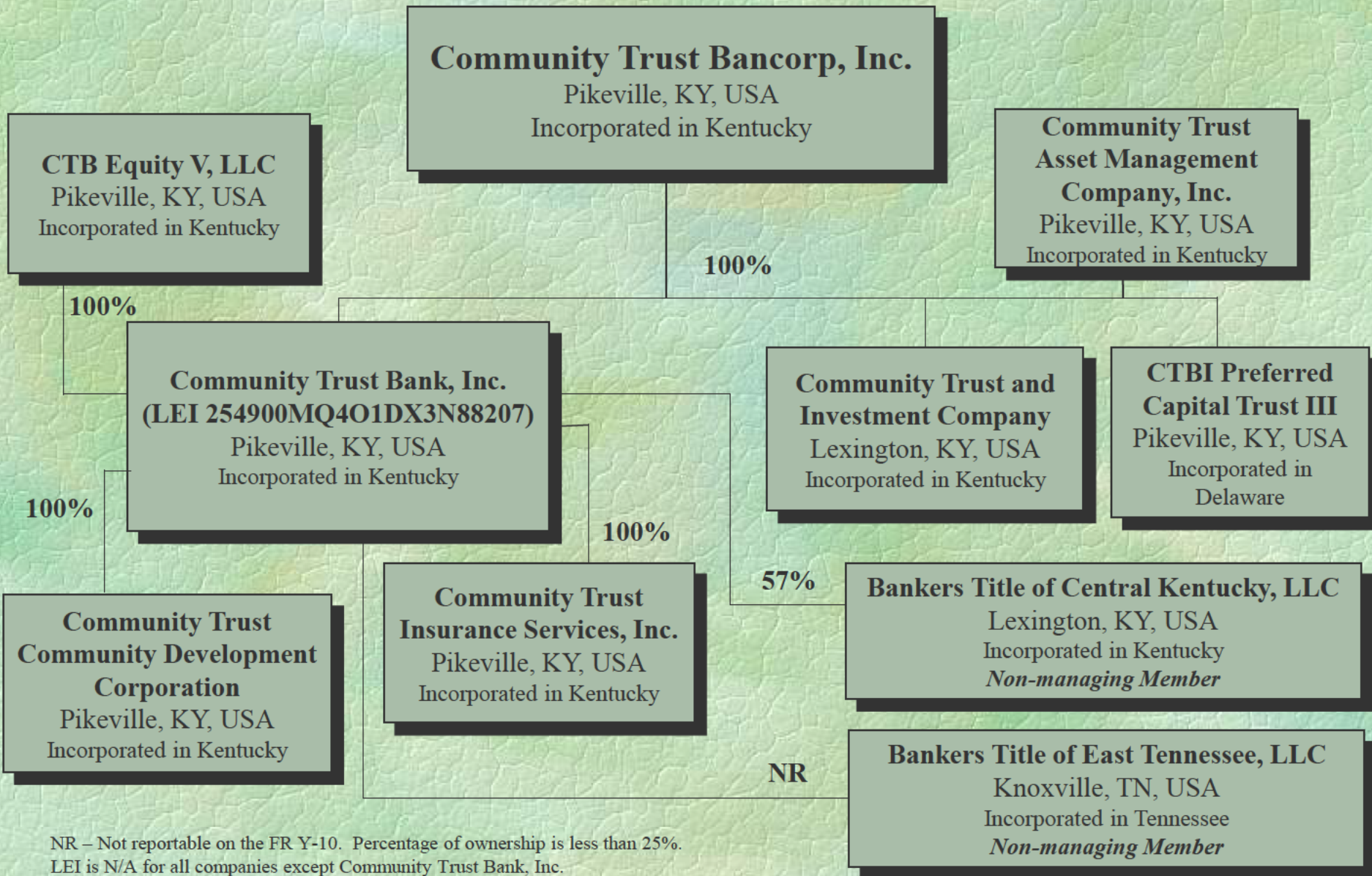
- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.



NR – Not reportable on the FR Y-10. Percentage of ownership is less than 25%.
LEI is N/A for all companies except Community Trust Bank, Inc.

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, 2023:

Name and Address	Country of Incorporation	Number of Shares of Common Stock	Percentage
Community Trust and Investment Company as Fiduciary Lexington, Kentucky, USA	USA	1,147,253	6.4%
BlackRock Inc. New York, NY, USA	USA	1,551,125	8.6%
Dimensional Fund Advisors LP Austin, TX, USA	USA	1,158,760	6.4%

Item 3(2): Securities Holders

N/A

Item 4: Insiders

Name	Principal Occupation if other than Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	Names of Other Companies 25% of More Held (Percent of Ownership)
Charles J. Baird Pikeville, KY, USA	President - Baird and Baird, PSC	Director	Director - Community Trust and Investment Company	President - Baird & Baird, PSC	1.0%	N/A	Baird & Baird, PSC (40%)
				President - Eastwood, LLC			Eastwood, LLC (100%)
				President - Cigar Bush, LLC			Cigar Bush, LLC (100%)
				President - TWG, Inc.			TWG, Inc. (50%)
				President - True Believer, LLC			True Believer, LLC (50%)
Franklin H. Farris, Jr. Louisville, KY, USA	Manager – Farris Advisory Services, LLC	Director	Director - Community Trust Bank, Inc. and Community Trust and Investment Company	Manager - Farris Advisory Services, LLC	(1)	N/A	Farris Advisory Services, LLC (100%)
Mark A. Gooch Pikeville, KY, USA	N/A	Vice Chairman, President, and CEO	Chairman and CEO - Community Trust Bank, Inc. and Chairman - Community Trust and Investment Company	None	(1)	N/A	N/A

Eugenia "Crit" Luallen Frankfort, KY, USA	Former Lt. Governor - Commonwealth of Kentucky	Director	Director - Community Trust and Investment Company	Former Lt. Governor - Commonwealth of Kentucky	(1)	N/A	N/A
Ina Michelle Matthews Whitesburg, KY, USA	President – Childers Oil Co.	Director	Director - Community Trust Bank, Inc.	President - Childers Oil Co.	(1)	N/A	Childers Oil Co. (30.14%)
				Member - Bearfoot Aviation, LLC			Bearfoot Aviation, LLC (50%)
				Secretary/Treasurer - Central Kentucky Tank Management, Inc.			Central Kentucky Tank Management, Inc. (50%)
				President - Childers Associates, Inc.			Childers Associates, Inc. (50%)
				Partner via Trust - Childers Investment Enterprises, LTD			Childers Investment Enterprises, LTD (26.49%)
				Secretary/Treasurer - Childers Tire & Supply Co., Inc.			Childers Tire & Supply Co., Inc. (45%)
				Secretary/Treasurer - Childers Transport, Inc.			Childers Transport, Inc. (50%)
				Secretary/Treasurer - Hazard Petroleum Equipment, Inc.			Hazard Petroleum Equipment, Inc. (50%)
				Secretary/Treasurer - Hindman Petroleum Service, Inc.			Hindman Petroleum Service, Inc. (50%)

				Grantor Trust Member - Hometown Convenience, LLC			Hometown Convenience, LLC (50%)
				Grantor Trust Member - Hometown Convenience II, LLC			Hometown Convenience II, LLC (50%)
				Secretary/Treasurer - Hyden Petroleum Equipment, Inc.			Hyden Petroleum Equipment, Inc. (50%)
				President - Independent Equipment Management, Inc.			Independent Equipment Management, Inc. (50%)
				Secretary/Treasurer - Isom Tank & Service, Inc.			Isom Tank & Service, Inc. (50%)
				President - Kwik Shop Concepts, Inc.			Kwik Shop Concepts, Inc. (50%)
				Secretary/Treasurer - Letcher Tank & Service Co., Inc.			Letcher Tank & Service Co., Inc. (50%)
				Member - LMD Zone Investments, LLC			LMD Zone Investments, LLC (1.0%)
				Secretary/Treasury - London Auto Truck Center			London Auto Truck Center (50%)
				Secretary/Treasurer - London Equipment Management, Inc.			London Equipment Management, Inc. (50%)
				Member - MD Investment Holdings, LLC			MD Investment Holdings, LLC (50%)

				Secretary/Treasury - Mountain Rail Properties			Mountain Rail Properties (50%)
				Secretary/Treasurer - Neon Petroleum, Inc.			Neon Petroleum, Inc. (50%)
				Beneficiary - Peggy Childers Grat Tr UA FBO			Peggy Childers Grat Tr UA FBO (100%)
				Secretary/Treasurer - Perry Petroleum Equipment, Inc.			Perry Petroleum Equipment, Inc. (50%)
				Secretary/Treasurer - Whitesburg Bulk Equipment, Inc.			Whitesburg Bulk Equipment, Inc. (50%)
				Secretary/Treasurer - Whitley Tank & Service Co., Inc.			Whitley Tank & Service Co., Inc. (50%)
James E. McGhee II Pikeville, KY, USA	Member - Three JC Investments	Director	Director - Community Trust Bank, Inc. and Community Trust and Investment Company	Member - Three JC Investments LLC	(1)	N/A	Three JC Investments LLC (70%)
				Member - Ryan's Morristown, LLC			Ryan's Morristown, LLC (50%)
Franky Minnifield Lexington, KY, USA	Owner – Minnifield Enterprize	Director	N/A	Owner - Minnifield Enterprize	(1)	N/A	Minnifield Enterprize (100%)

M. Lynn Parrish Pikeville, KY, USA	President - Marwood Land Company, Inc.	Chairman	N/A	Director/President - Marwood Land Co., Inc.	1.1%	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 - Mountain Top Media, LLC			Mountain Top Media, LLC (51%)
				Member - Jigsaw Enterprises, LLC			Jigsaw Enterprises, LLC (50%)
				Member - Boulevard, LLC			Boulevard, LLC (50%)
				Member - Bit Source, LLC			Bit Source, LLC (33.33%)
				Member - Dudley's Buildings Partners, LLC			Dudley's Buildings Partners, LLC (42.86%)
				Director - Eastern Telephone & Technologies, Inc.			Eastern Telephone & Technologies, Inc. (20%)

Anthony W. St. Charles Cincinnati, OH, USA	President and Chief Executive Officer – The St. Charles Group, LLC	Director	N/A	President - The St. Charles Group, LLC	(1)	N/A	The St. Charles Group, LLC (100%)
				Principal - Corbitt Graphics, LLC			Corbitt Graphics, LLC (50%)
Chad C. Street, DMD, MD Pikeville, KY, USA	Owner and President – East Kentucky Oral and Maxillofacial Surgery	Director	Director - Community Trust Bank, Inc.	Owner and President - East Kentucky Oral and Maxillofacial Surgery	(1)	N/A	East Kentucky Oral and Maxillofacial Surgery (100%)
				Owner - Street Investments, LLC			Street Investments, LLC (100%)
Lillian (Kay) Webb, Ph.D. Pikeville, KY, USA	Center for Career, Vocation, and Leadership – University of Pikeville Pikeville, KY	Director	N/A	None	(1)	N/A	N/A
Billie J. Dollins, Lexington, KY, USA	N/A	Executive Vice President	Executive Vice President/Central Region President - Community Trust Bank, Inc.	None	(1)	N/A	N/A
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

Charles W. Hancock Pikeville, KY, USA	N/A	Executive Vice President and Secretary	Executive Vice President/ Chief Legal Officer - Community Trust Bank, Inc.	Owner - Hancock Rentals	(1)	N/A	Hancock Rentals (100%)
D. Andrew Jones Ashland, KY, USA	N/A	Executive Vice President	Executive Vice President/ Northeastern Region President - Community Trust Bank, Inc.	President/Owner - Diedrich Properties	(1)	N/A	Diedrich Properties (100%)
				Sole Proprietor - A Jones Properties			A Jones Properties (100%)
				President/Owner - Big Sandy Development			Big Sandy Development (33.3%)
				President/Owner - Leon Coal Company			Leon Coal Company (33.3%)
Richard W. Newsom Pikeville, KY, USA	N/A	Executive Vice President	Director and 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%)
				Member - BSM Enterprises, LLC			BSM Enterprises (33.33%)

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
David I. Tackett	N/A	Executive Vice President	Executive Vice President/Eastern Region President - Community Trust Bank, Inc.	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.