



2023
ANNUAL REPORT

“ We are committed to increasing shareholder value by operating our community banking model with the core values of fairness, respect, and integrity. ”

-Mission Statement

2023: A Year of Stability and Growth

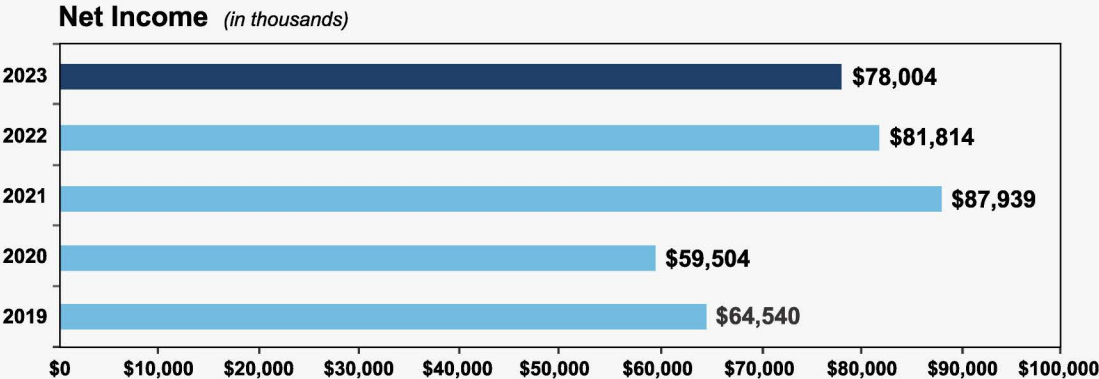
For more than 120 years, your Company has continued to operate with a conservative, efficient model of traditional community banking which has always been the foundation of service to our customers. This model has driven our strong history of earnings.

Our community banking business model, organizational structure, and conservative operating philosophy give us the tools to successfully navigate in a difficult economic environment.

The economic conditions of 2023 became more favorable than in previous years, as economic growth accelerated and inflation cooled. However, rising interest rates in an environment of fierce competition for deposits has made for a challenging situation in the financial sector.

In 2022, we opened a new consolidated branch office in Versailles, Kentucky and a new office in Georgetown, Kentucky. Our organic growth continues: in January 2024 we opened a new branch office in Florence, Kentucky one of our fastest growing regions, and we have another planned branch opening later this year in Elizabethtown, Kentucky.

The directors and management of Community Trust Bancorp, Inc. remain committed to meeting the challenges that the economy presents, while remaining focused on our core community banking business model and increasing shareholder value which has driven our strong history of earnings.



TO OUR SHAREHOLDERS

Dear Shareholders

We are pleased to report solid earnings and overall strong performance for your Company during 2023. Our net income of \$78.0 million represented \$4.36 basic earnings per share, return on average assets of 1.40%, and return on average equity of 11.75%. We continue to manage expenses in a strong manner, and our efficiency ratio of 54.29% at year-end continues to be better than our peers. We grew our loans \$341.6 million, or 9.2%, while maintaining strong asset quality with nonperforming assets of 0.27% and net losses of 0.08%. Deposits, including repurchase agreements, grew \$308.3 million, or 6.6%, from December 31, 2022. Our net interest margin at year-end 2023 was 3.32%, and our pricing remains extremely competitive for both loan and deposit customers.

Dividends in the amount of \$1.80 per share were paid during 2023, representing a yield of 4.20% at year-end 2023. Our Board of Directors increased the dividend payout 4.5% in July 2023, our 43rd consecutive year of increases. Our Board of Directors, management team, and employees are very pleased that we are able to continue these increases in very uncertain and very competitive times in the financial services industry. Shareholders' equity of \$702.2 million increased \$74.2 million, or 11.8%, since December 2022 and remains very strong.

Our financial results were strong in spite of the turmoil that arose from large bank failures during the early part of 2023, which caused uncertainty throughout the banking industry. This uncertainty was mitigated by the strong leadership of our Board, management team, and employees across Kentucky, Tennessee, and West Virginia. Despite the challenges we faced, we continued to grow our bank profitably, funding our significant loan growth with deposits in the markets that we do business.

A new full service branch was opened in Florence, Kentucky in January 2024, and we have a new office under construction in Elizabethtown, Kentucky which we plan to open later this year. We continue to look to grow our franchise organically, as well as through branching and acquisition opportunities that we consider strategic for our organization.

We are very proud to continue operating your Company as a large community bank via Community Trust Bank, Inc. and a full service trust and wealth management entity via Community Trust and Investment Company, Inc., offering a full suite of financial services in a competitive and efficient manner across our footprint.

Your confidence as shareholders is appreciated, and we encourage you to continue doing business with your Company. We also invite you to refer friends, neighbors, and business associates to our bank and trust entities. We believe we can provide you and your acquaintances all your financial needs in a very competitive manner.



*Mark A. Gooch
Chairman, President, and CEO*

Please join me in congratulating M. Lynn Parrish on his retirement as Chairman of our Board of Directors after more than 31 years of outstanding leadership and service to our organization, our community, and the Commonwealth of Kentucky! Lynn has been a strong supporter of our bank for many years. We wish him and his wife, Jessica, the very best and look forward to his continued guidance and counsel.

We look forward to seeing you in person at our annual shareholders meeting at our Corporate Headquarters at 346 North Mayo Trail, Pikeville, Kentucky at 10:00 a.m. on April 23, 2024!

A handwritten signature in blue ink that reads "Mark A. Gooch". The signature is fluid and cursive.

*Mark A. Gooch
Chairman, President, and CEO*

Corporate Address

Community Trust Bancorp, Inc.
346 North Mayo Trail
P.O. Box 2947
Pikeville, KY 41502-2947
606.432.1414
www.ctbi.com

Notice of Annual Meeting

The Annual Meeting of Shareholders will be held at 10:00 a.m. EDT on Tuesday, April 23, 2024 at:

Community Trust Bancorp, Inc.
346 North Mayo Trail
Pikeville, Kentucky

Transfer Agent

Inquiries relating to shareholder records, stock transfers, changes of ownership, changes of address, and dividend payments should be sent to the transfer agent at:

Broadridge Corporate Issuer Solutions, Inc.
P.O. Box 1342
Brentwood, NY 11717-0718
866.232.3034
720.358.3637 (International)
shareholder@broadridge.com

Inquiries may also be directed to Community Trust Bancorp, Inc.'s Stock Transfer Agent at:

Community Trust Bank, Inc.
P.O. Box 2947
Pikeville, KY 41502-2947
606.437.3279
800.422.1090, ext. 3279 (Toll Free)
investor.relations@ctbi.com

Dividend Reinvestment

Community Trust Bancorp, Inc. offers its shareholders an automatic dividend reinvestment program. The program enables shareholders to reinvest their dividends in shares at the prevailing market price. For more information, contact us at:

Community Trust Bancorp, Inc.
c/o Broadridge Corporate Issuer Solutions, Inc.
P.O. Box 1342
Brentwood, NY 11717-0718
866.232.3034
shareholder@broadridge.com

Form 10-K

CTBI's annual report on Form 10-K filed with the Securities and Exchange Commission is available without charge on our website at www.ctbi.com or by writing:

Community Trust Bancorp, Inc.
Mark A. Gooch
Chairman, President, & CEO
P.O. Box 2947
Pikeville, KY 41502-2947

Current Analyst Coverage

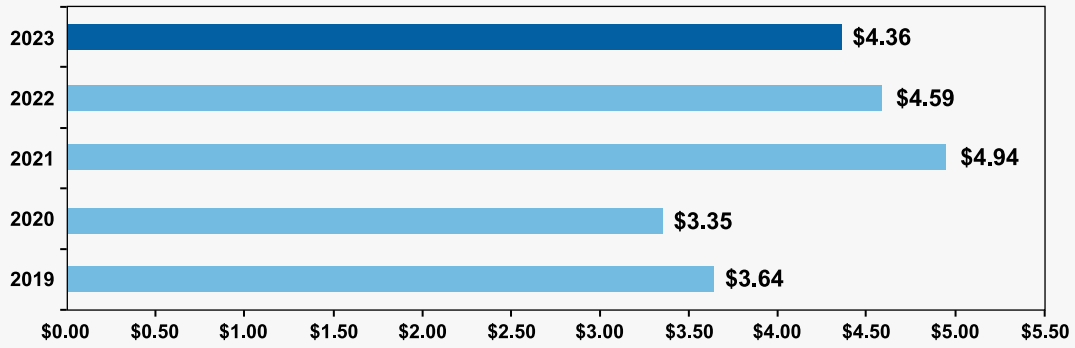
Piper Sandler Companies
Raymond James and Associates, Inc.

(in thousands except per share amounts)	2023	2022	Percentage Change
Net income	\$ 78,004	\$ 81,814	(4.7)%
Basic earnings per share	4.36	4.59	(5.0)
Diluted earnings per share	4.36	4.58	(4.8)
Cash dividends per share	1.80	1.68	7.1
Average shares outstanding	17,887	17,836	0.3 %

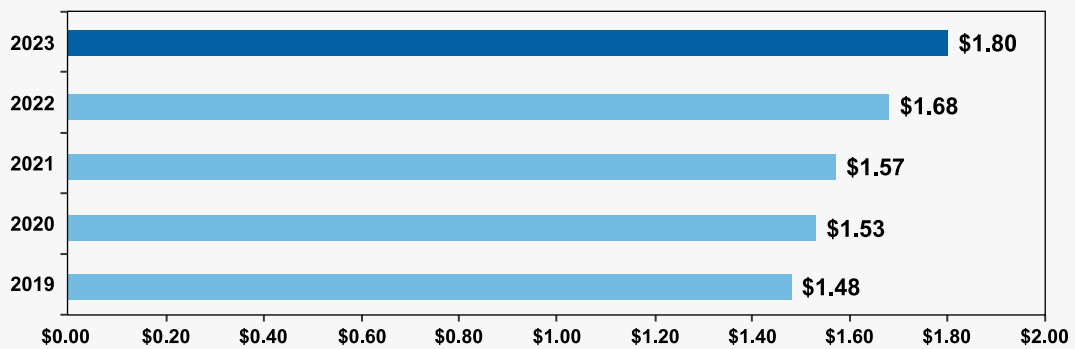
(in thousands except per share amounts and employees)	2023	2022	Percentage Change
Total assets	\$5,769,696	\$5,380,316	7.2 %
Earning assets	5,442,203	5,058,829	7.6
Deposits, incl. repurchase agreements	4,949,867	4,641,574	6.6
Loans	4,050,906	3,709,290	9.2
Allowance for credit losses	49,543	45,981	7.7
Shareholders' equity	702,208	628,047	11.8
Book value per share	39.01	35.05	11.3
Market price per common share	43.86	45.93	(4.5)
Common shares outstanding	18,000	17,918	0.5 %
Full time equivalent employees	967	985	(1.8)

	2023	2022	Percentage Change
For the year			
Return on average assets	1.40 %	1.50 %	(6.7)%
Return on average common equity	11.75	12.73	(7.7)
Net interest margin	3.32	3.32	0.0
Net charge-offs to average loans	0.08	0.02	300.0
Efficiency ratio	54.29	53.12	2.2
At year end			
Capital ratios:			
Equity to assets	12.17 %	11.67 %	4.3 %
CBLR	13.69	13.55	1.0
Allowance to net loans	1.22	1.24	(1.6)
Allowance to nonperforming loans	354.71	300.36	18.1

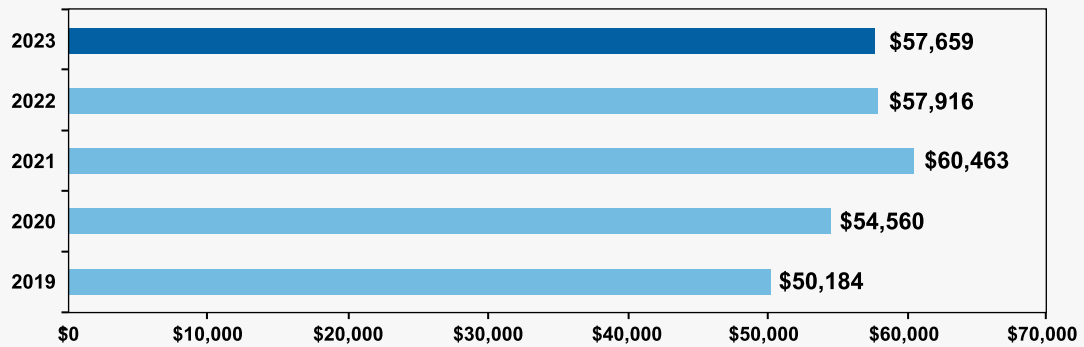
Earnings Per Share



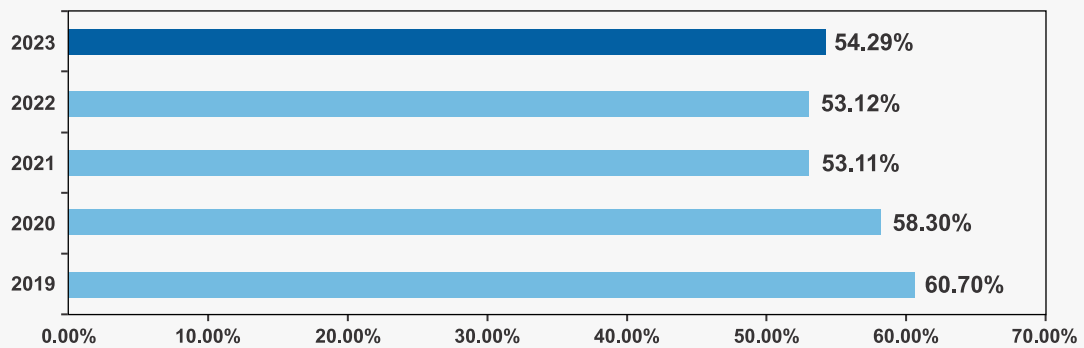
Dividends Per Share



Noninterest Income (in thousands)



Efficiency Ratio



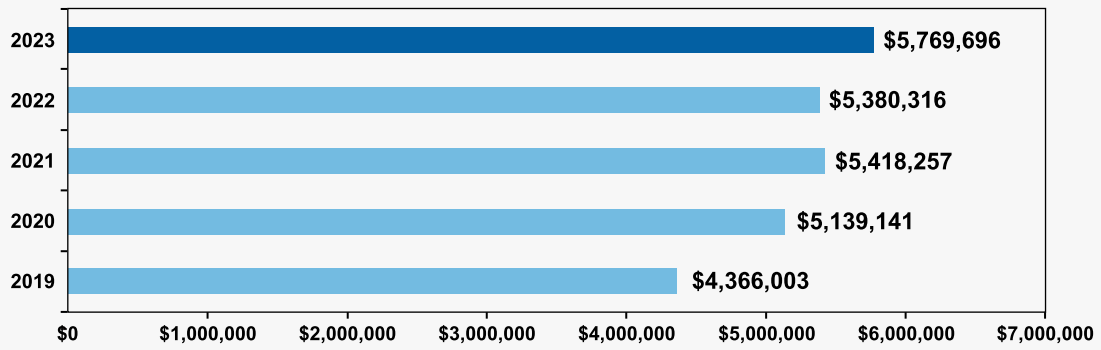
(in thousands except per share data)

	2023	2022	Percentage Change
Interest income	\$ 268,650	\$ 197,742	35.9 %
Interest expense	<u>95,540</u>	<u>28,640</u>	233.6
Net interest income	173,110	169,102	2.4
Provision for credit losses	6,811	4,905	38.9
Noninterest income	57,659	57,916	(0.4)
Noninterest expense	<u>125,390</u>	<u>121,071</u>	3.6
Income before income taxes	98,568	101,042	(2.4)
Income tax expense	<u>20,564</u>	<u>19,228</u>	6.9
Net Income	\$ 78,004	\$ 81,814	(4.7)
Cash dividends per share	\$ 1.80	\$ 1.68	7.1 %
Book value per share	39.01	35.05	11.3
Average shares outstanding	17,887	17,836	0.3 %

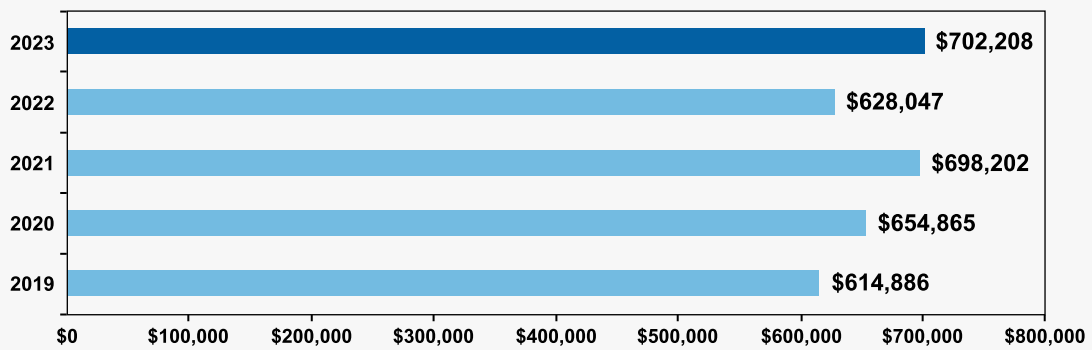
(in thousands)

	2023	2022	Percentage Change
Assets			
Cash and deposits in other banks	\$ 271,645	\$ 128,931	110.7 %
Securities	1,166,882	1,258,392	(7.3)
Loans, net of allowance	4,001,363	3,663,309	9.2
Other assets	<u>329,806</u>	<u>329,684</u>	0.0
Total Assets	\$5,769,696	\$5,380,316	7.2
Liabilities and Shareholders' Equity			
Deposits	\$4,724,622	\$4,426,143	6.7 %
Repurchase agreements	225,245	215,431	4.6
Federal funds purchased	500	500	0.0
Advances from Federal Home Loan Bank	334	355	(5.9)
Long-term debt	64,241	57,841	11.1
Other liabilities	<u>52,546</u>	<u>51,999</u>	1.1
Total Liabilities	5,067,488	4,752,269	6.6
Shareholders' Equity	<u>702,208</u>	<u>628,047</u>	11.8
Total Liabilities and Shareholders' Equity	\$5,769,696	\$5,380,316	7.2

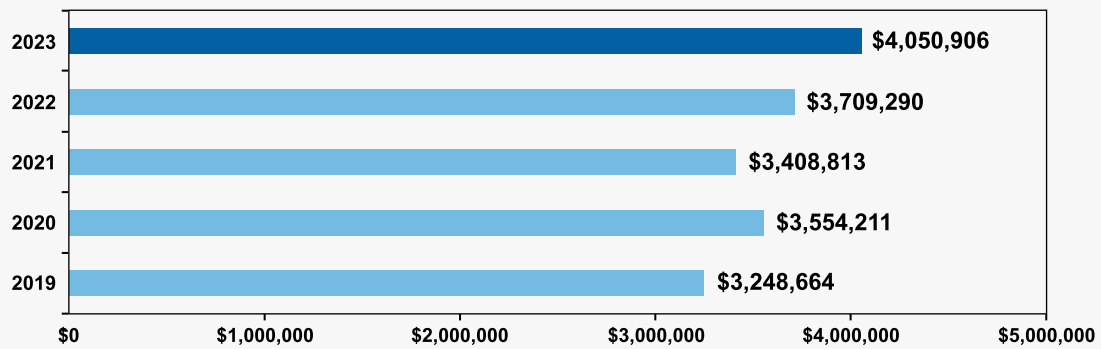
Total Assets (in thousands)



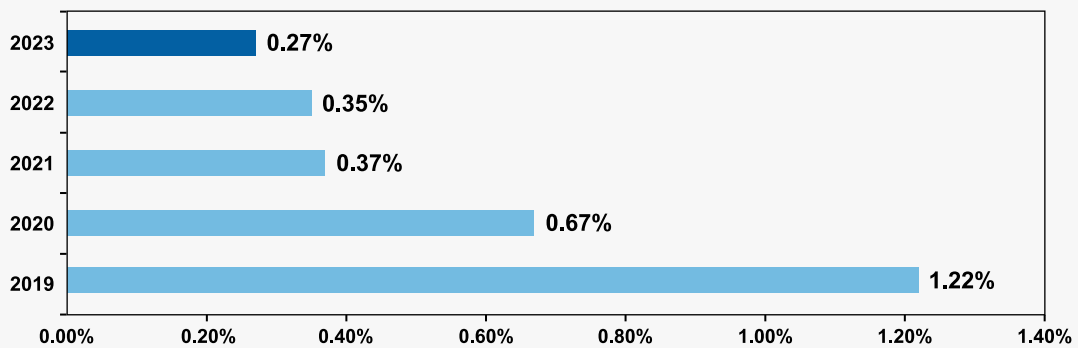
Shareholders' Equity (in thousands)



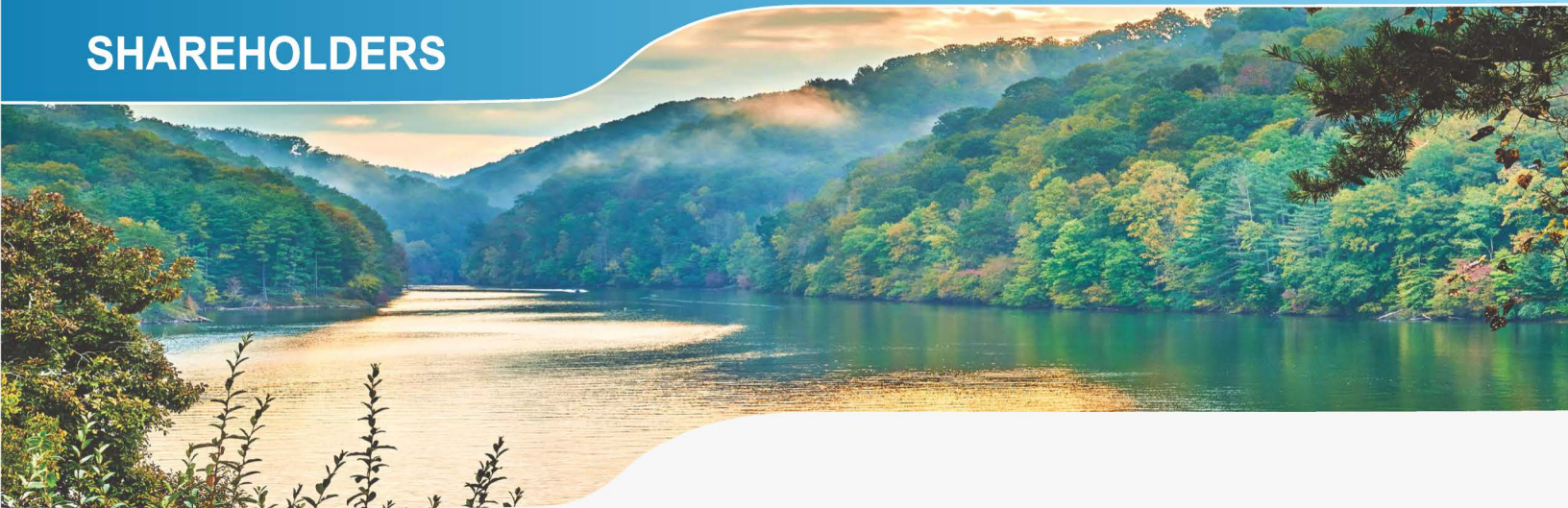
Total Loans (in thousands)



Nonperforming Assets to Total Assets



SHAREHOLDERS



Our Company is focused on maintaining the highest level of operating performance necessary to create shareholder value.

As a performance-driven team, our directors, officers, and staff focus on providing a stable and competitive return for our investors. Our history of sharing our success with our shareholders continued during 2023, as we increased the cash dividend to our shareholders for the 43rd consecutive year.

CTBI must maintain certain minimum capital ratios for capital adequacy purposes. In 2020, CTBI elected to opt-in to the community bank leverage ratio (CBLR) framework, which simplifies the regulatory capital requirements for eligible bank holding companies. For 2023, CTBI was required to maintain a minimum CBLR ratio of 9.00%. At December 31, 2023, our CBLR ratio was 13.69%. Our tangible common equity/tangible assets ratio on December 31, 2023 remained strong at 11.16%.

Our annualized dividend yield to shareholders as of December 31, 2023 was 4.20%, and the five-year compound growth rate of cash dividends per share was 5.5%. The five-year compound growth rate of earnings per share was 5.4% at December 31, 2023, as Community Trust achieved earnings of \$78.0 million compared to 2022 earnings of \$81.8 million.

Shareholders' equity at \$702.2 million at December 31, 2023 increased \$74.2 million, or 11.8%, from December 31, 2022. Our stock experienced a 4.5% decrease in market price from December 31, 2022 to December 31, 2023.

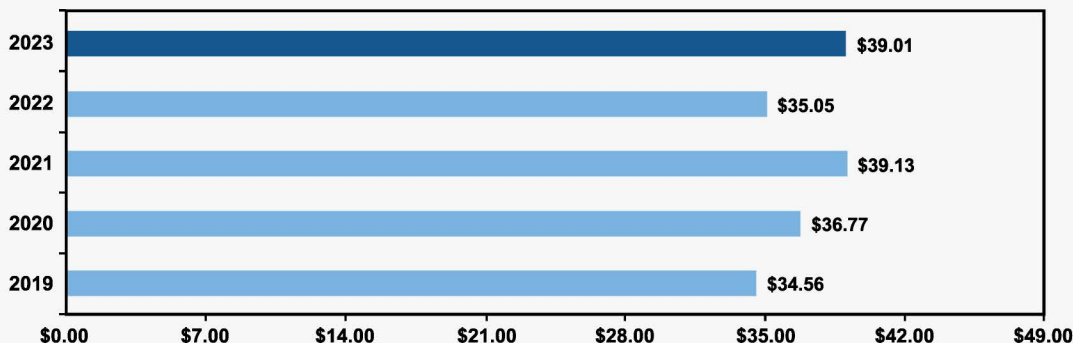
Our stock is traded on the prestigious NASDAQ Global Select Market (a founding stock selection) and is also one of 50 founding

stocks of the NASDAQ's Dividend Achievers Index. An investment in CTBI stock on December 31, 2018 would have provided an annualized total return of 5.6% as of December 31, 2023.

Our employees are committed to the mission of your Company by also making it their company, as evidenced by their ownership of the Company's stock. Through their 401(k) and ESOP plans, our employees collectively own 1.1 million shares, or 6.3%, of Community Trust Bancorp, Inc. stock. This ownership, along with their individually owned shares, makes our employees our largest shareholder.

“Our Company is focused on maintaining the highest level of operating performance necessary to create shareholder value.”

Book Value Per Share



We are proud to have served our customers for more than 120 years, and we want to thank each and every one of them for allowing Community Trust Bancorp, Inc. to be their financial services provider! In 2023, Community Trust served more than 295,000 customers.

During 2023, Community Trust Bank, Inc. was honored for the 15th consecutive year with the "Gold Lender Award" from the United States Small Business Administration (SBA) as Kentucky's Volume SBA 7a Community Bank Lender. Community Trust participates in several programs through the Federal Home Loan Bank (FHLB) of Cincinnati, Ohio to fund affordable housing projects in partnership with organizations like Habitat for Humanity and HOMES, Inc. of Letcher County, Kentucky. We also make grant funds available directly to low and moderate income families through FHLB's "Welcome Home" program.

Outstanding customer service is our goal. We are committed to bringing new and innovative technological advances to our customers. Our "Mortgage Center" offers our customers convenient mortgage tools to help guide them through the process of choosing and getting a loan using an online application. Applicants may apply for a loan using a checklist to find out what information they will need when applying. This online application also provides a "mortgage glossary" to look up terms and a calculator to determine their estimated payments. The "Meridian Link Portal" on our website allows customers to apply for consumer and vehicle loans online as well.

In 2023, we introduced Zelle® – a fast, safe, and easy way for our customers to send money to friends, family, and other people they trust, wherever they bank, through our Community Trust Bank mobile app. We also introduced Mobile Wallet during 2023, which contains our debit card alerts, card controls, and Apple Wallet. A mobile wallet is a type of payment service that allows users to send and receive money via mobile devices, a form of e-commerce that is secure, convenient, and easy to access and use.

In addition, we introduced digital card issuance, which allows our customers to use their Community Trust Bank Visa Debit Card without waiting for the physical card to arrive in the mail. When a customer is approved for a checking account or reports a lost/stolen debit card, we will issue them a digital card to add to their digital wallet (Apple Pay).

Our Advantage Checking and Advantage Checking Plus Interest deposit products, introduced in 2022, have features that include an identity theft monitoring and resolution service, \$10,000 in accidental death and dismemberment insurance, cellular telephone insurance, roadside assistance, travel and leisure discounts, and

shopping rewards. The products are designed to give our customers more savings, convenience, and security in a checking account.

Aside from our vast array of digital and electronic services, we continue to expand our footprint of brick and mortar branches. On January 29, 2024, we opened a new, full-service branch in Florence, Kentucky to better serve our customers in Boone County and Northern Kentucky.

Our deposit related products and services include certificates of deposits, savings accounts, online banking and online bill payment, mobile banking, business and consumer mobile remote deposit capture, and commercial cash management services. In 2023, Community Trust offered customers certificate of deposit specials with competitive rates and 13-month and 17-month terms. We also continued to offer our HOOPS CD special, a consumer certificate of deposit with the rate tied to the success of the University of Kentucky men's basketball team.

We offer our customers convenient access to their accounts through our network of 85 ATMs. The total number of ATMs to which our customers have free access is more than 100. Please visit our website at <https://www.ctbi.com> for a complete listing of our ATM locations.

Our trust and wealth management professionals are dedicated to helping individuals and businesses identify the right products and services to meet their unique needs. We offer customers a full line of wealth and trust management, estate planning, and retirement planning services, in addition to full service brokerage and life insurance products.

Since 1903, we have worked hard to meet the financial product and service needs of our customers - individuals, businesses, and organizations - by helping them achieve their financial goals. We are pleased to serve our customers with our extensive, convenient electronic banking services, as well as through our 80 banking offices and five trust offices in Kentucky, West Virginia, and Tennessee.



Our employees are Community Trust's most valuable asset.

The success of our employees means success for Community Trust. We recognize the long-term value of a highly skilled, dedicated workforce, with an average tenure of over 10 years. We are committed to providing our employees with opportunities for personal and professional growth by providing reimbursement of educational expenses, encouraging attendance at seminars and in-house training programs, and sponsoring memberships in local civic organizations. Our employees recognize the long-term benefit of working with our organization, as evidenced by the 20% of our employees who have more than 20 years of service.

Our employees participate in numerous coaching, training, and education programs throughout the year. Additionally, Community Trust makes online training available to employees. As a result, over 1,130 employees completed 156 different compliance and technical skill training courses through our Regulatory University system during 2023. Some employees also worked on their skill development through post-secondary education courses, which were funded through our Educational Assistance Program.

Community Trust offers its employees competitive compensation, as well as a highly competitive benefits package of health, life, retirement benefits, education reimbursement programs, and incentive plans. Community Trust is proud to have paid in excess of \$20.8 million in support of these programs in 2023.

We actively support our employees with a wellness program. Since beginning the program in 2004, participating employees have experienced improvements in the prevention of cardiovascular disease, cancer, and diabetes. Many of our employees have experienced decreases in elevated medical risk factors, including alcohol consumption, tobacco usage, physical inactivity, high stress, high cholesterol, and high blood pressure.

We recognize the hard work and dedication of our employees. Participants can earn cash bonuses and win awards for top achievement. In March 2024, we held our 25th annual "Pinnacle of Success" awards dinner and recognized 56 employees and 12 teams for their outstanding performance in business development and service during the prior year. We have included the names of those employees, as well as the department, offices, markets, and regions recognized on page 16.

“ **The success of
our employees
means
success for
Community
Trust.** ”



We have helped our friends and neighbors fulfill their financial dreams for more than 120 years. In doing so, we have helped to build better communities. The progress and improvements upon which we focus are in the areas of jobs and the economy, education and health care, and overall quality of life.

Our continuing support of our communities, both financially and through the volunteer service of our employees, has helped build great places to live for both our customers and our fellow employees. During 2023, we donated more than \$1.2 million to community organizations involved in a wide variety of civic activities, including economic development, affordable housing, job creation, education, cultural enrichment, medical research, and health care.

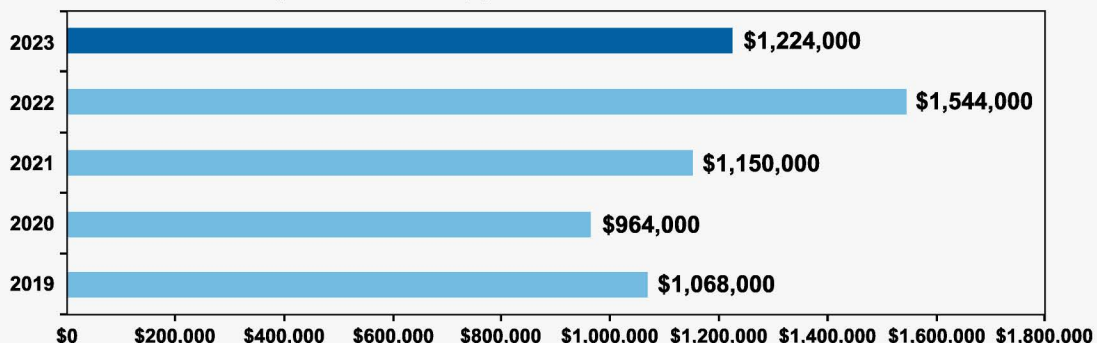
Our employees contributed over 1,500 community service hours to organizations having a community development purpose per Community Reinvestment Act (CRA) guidelines. Community Trust Bank's community development lending totaled over \$43 million for the year 2023. Also, during 2023, CTBI made contributions totaling over \$807 thousand to aid low and moderate income families and communities and encourage economic development.

Community Trust employees provide leadership, monetary support, and countless volunteer hours to many exceptional local community organizations in all of the communities we serve. Our employees are active in a wide variety of community organizations, including volunteering thousands of hours each year.

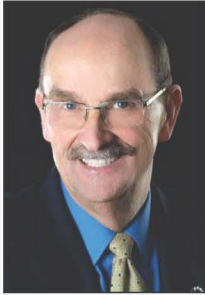
Community Trust actively participates in a vast and wide variety of organizations, including providing leadership by participating in their boards of directors and attending meetings, conferences, and workshops. In 2023, Community Trust continued to actively support SOAR (Shaping Our Appalachian Region), One East Kentucky, Ashland Alliance, and numerous local chambers of commerce to expand job opportunities; enhance the economy of the region; encourage innovation, entrepreneurship, geographic cooperation, and a diversified workforce; improve the quality of life of our citizens; and support all those working to achieve these goals.

Community Trust continues to help our communities in hometowns across Kentucky, West Virginia, and Tennessee grow and prosper.

CTBI Community Financial Support



EXECUTIVE COMMITTEE



MARK A. GOOCH
Chairman, President
and CEO
Community Trust Bancorp, Inc.
Chairman and CEO
Community Trust Bank, Inc.
Chairman
Community Trust and
Investment Company



RICHARD W. NEWSOM
Executive Vice President
Community Trust Bancorp, Inc.
Director and President
Community Trust Bank, Inc.



ANDY WATERS
Executive Vice President
Community Trust Bancorp, Inc.
Director, President and CEO
Community Trust and Investment
Company



BILLIE J. DOLLINS
Executive Vice President
Community Trust Bancorp, Inc.
Executive Vice President/
Central Kentucky Region President
Community Trust Bank, Inc.



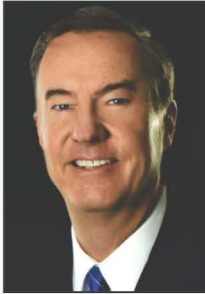
JAMES B. DRAUGHN
Executive Vice President
Community Trust Bancorp, Inc.
Executive Vice
President/Operations
Community Trust Bank, Inc.



C. WAYNE HANCOCK II
Executive Vice President
and Secretary
Community Trust Bancorp, Inc.
Executive Vice President/
Chief Legal Officer
Community Trust Bank, Inc.



*** STEVEN E. JAMESON**
Executive Vice President
Community Trust Bancorp, Inc.
Executive Vice President/Chief
Internal Audit & Risk Officer
Community Trust Bank, Inc.



ANDREW JONES
Executive Vice President
Community Trust Bancorp, Inc.
Executive Vice President/
Northeastern Region President
Community Trust Bank, Inc.



MARK SMITH
Executive Vice President
Community Trust Bancorp, Inc.
Executive Vice President/
Chief Credit Officer
Community Trust Bank, Inc.



RICKY D. SPARKMAN
Executive Vice President
Community Trust Bancorp, Inc.
Executive Vice President/South
Central Region President
Community Trust Bank, Inc.



KEVIN J. STUMBO
Executive Vice President, CFO
and Treasurer
Community Trust Bancorp, Inc.
Executive Vice President/CFO
Community Trust Bank, Inc.
Vice President
Community Trust and
Investment Company

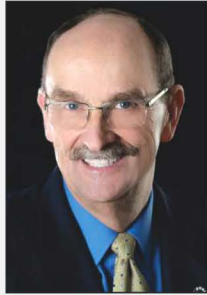


DAVID I. TACKETT
Executive Vice President
Community Trust Bancorp, Inc.
Executive Vice President/
Eastern Region President
Community Trust Bank, Inc.

**In Appreciation
of Dedicated Service**

JAMES J. GARTNER
Retired Chief Credit Officer

* Non-voting Member



**** MARK A. GOOCH**
******* Chairman, President and CEO
 Community Trust Bancorp, Inc.
 Chairman and CEO
 Community Trust Bank, Inc.
 Chairman
 Community Trust and Investment Company



**** RICHARD W. NEWSOM**
 Executive Vice President
 Community Trust Bancorp, Inc.
 Director and President
 Community Trust Bank, Inc.



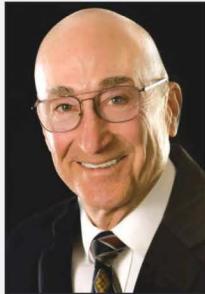
***** ANDY WATERS**
 Executive Vice President
 Community Trust Bancorp, Inc.
 Director, President and CEO
 Community Trust and Investment Company



***** CHARLES J. BAIRD**
 President
 Baird & Baird, P.S.C.
 Pikeville, Kentucky



**** FRANKLIN H. FARRIS, JR.**
******* Owner
 Farris Advisory Services, LLC
 Louisville, Kentucky



***** E.B. LOWMAN II**
 Chairman and CEO
 Cardinal Management Ltd.
 Ashland, Kentucky



**** EUGENIA CRITTENDEN**
"CRIT" LUALLEN
 Vice Chairman and Lead
 Independent Director
 Former Lt. Governor
 Commonwealth of Kentucky
 Frankfort, Kentucky



**** INA MICHELLE MATTHEWS**
 President
 Childers Oil/Double Kwik
 Whitesburg, Kentucky



**** JAMES E. MCGHEE II**
******* President
 Three JC Investments, LLC
 Pikeville, Kentucky



*** FRANKY MINNIFIELD**
 President
 Minnifield Enterprize, Inc.
 Lexington, Kentucky



*** JEFFERSON F. SANDLIN**
 General Manager and
 Chief Operating Officer
 Perry Distributor's Inc.
 Hazard, Kentucky



*** ANTHONY W. ST. CHARLES**
 President and CEO
 The St. Charles Group, LLC
 Cincinnati, Ohio



**** CHAD C. STREET**
 DMD, MD
 Owner and President
 East Kentucky Oral &
 Maxillofacial Surgery
 Pikeville, Kentucky



*** LILLIAN (KAY) WEBB**
 Director
 Center for Career,
 Vocation, and Leadership
 University of Pikeville
 Pikeville, Kentucky.

In Appreciation of Dedicated Service



M. LYNN PARRISH
 Retired Chairman of the Board

Boards of Directors

- * Community Trust Bancorp, Inc.
- ** Community Trust Bank, Inc.
- *** Community Trust and Investment Company

Central Region

Billie J. Dollins
Regional President

Lexington

Billie J. Dollins
Regional President

James C. Baughman, Jr.
Robert A. Branham
Anne Gay Donworth
C. Glen Combs
Jenny Dulworth-Albert
James E. Keeton III
Robert D. Kelly
James H. Schrader
Daryl Smith
Andrew Jarvis

Danville/Harrodsburg

Jesse Johnson
Market President

Bob Allen
Scott Burks
Bob Davis
Bruce Harper
Myrna Miller
Larry Scott, M.D.
Walter "Skip" Stocker
David Maynard
+ Alvis Johnson

Mt. Sterling

Billie J. Dollins
Regional President

Byron Amburgey
Marcus Shane Back
Jefferson Brother
Brigitte Danielle King, M.D.
Angela Patrick
Dale Sorrell
James R. Staton
Gail Wright
++ Reid Evans

Eastern Region

David I. Tackett
Regional President

Pikeville*

William Brett Keene
Market President

Floyd/Knott/Johnson*

John "JR" Caldwell
Market President

Hazard

Charlene Miller
Market President

William Bettinazzi
Frances Feltner
Meriwether W. Hall
Charles Housley
Tim Short
Alan Dale Williams

Tug Valley

Duane Thompson
Market President

Joshua Leonard, D.M.D.
James E. Caines
Harold Davis
Timothy A. Hatfield
Philip A. Haywood
John Mark Hubbard
Paul E. Pinson

Whitesburg

Daryl Slone
Market President

L.M. Mike Caudill
Reed Caudill
Gwendolyn Christon
Sandra Hogg
Sam W. Quillen, Jr., D.M.D.
+++ Pauline C. Ritter-Combs

Northeastern Region

Andrew Jones
Regional President

Ashland

Andrew Jones
Regional President

E. B. Lowman II
E. B. Lowman III
John McMeans
Ann Perkins
James C. Williams

Advantage Valley

Allen Burner
Market President

Carl Midkiff
Christopher J. Plybon
Julian Saad

Flemingsburg

Emery O. Clark III
Market President

Michael A. Boyd, M.D.
Steve Humphries
Duane Lowe
T. Scott Perkins, D.M.D.
Regina Rose
Frank Vice, D.V.M.

Summersville

Jeff Lilly
Market President

Paul Buechler
Ellis S. Frame III
David Michael Hughes
Marshall Robinson

South Central Region

Ricky Sparkman
Regional President

Campbellsville

Ricky Sparkman
Regional President

Barry Bertram
Eddie Hazelwood
Barry Pennington
Jerry Russell
John Waldrop

LaFollette

Rhonda Longmire
Market President

James C. Farris, M.D.
Marvin Minton
Peggy Payne
Thomas Robards
Robert L. Woodson III

Middlesboro

Rebecca Hensley
Market President

Roger Ball
Marcum Brogan
Meredith J. Evans, M.D.
Keith A. Nagle

Mt. Vernon

Betty Frederick
Market President

Martha Cox
Gary W. Mink
Tommy H. Mink

Williamsburg

Jamie Harrison
Market President

Ray F. Bryant
Joseph E. Early, Sr.
Karen Hyde
Dallas B. Steely
Mark S. Stephens
++++ E. L. Ballou, D.M.D.

* These markets are served by the Community Trust Bank, Inc. Board of Directors.

+ Deceased 7/15/2023
++ Deceased 2/4/2024
+++ Deceased 11/11/2023
++++ Deceased 7/7/2023

Danville

* Danville Main	462 W. Main St.	859-239-9200
Danville Manor	1560 Hustonville Rd.	859-239-9460
Harrodsburg	570 Chestnut St.	859-734-4354

Florence

Florence Main	8660 Haines Drive	859-384-0631
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Lexington

* Vine Street	100 E. Vine St.	859-389-5350
Beaumont	901 Beaumont Centre Pkwy.	859-223-1111
Hamburg	2417 Sir Barton Way	859-264-1938
Leestown	109 Louie Place	859-258-2659
Pasadena	185 Pasadena Dr.	859-313-5425
Richmond Road	3090 Richmond Rd.	859-269-0164

Mt. Sterling

Mt. Sterling Main	110 N. Maysville St.	859-497-6900
Mt. Sterling North	196 Evans Dr.	859-497-6970

Richmond

Eastern Bypass	860 Eastern Bypass	859-624-4622
Richmond Main	128 W. Main St.	859-623-2747
Berea North	525 Walnut Meadow Rd.	859-985-0561

Versailles

Versailles Main	470 Lexington Rd.	859-879-5400
Frankfort East	427 Versailles Rd.	502-848-0913
Frankfort West	1205 S. Hwy. 127	502-696-0720
Georgetown Main	315 Pleasant View Dr.	502-863-0433
Georgetown Walmart	112 Osborne Way	502-863-4693

Winchester

Winchester Main	120 S. Main St.	859-745-7200
Winchester Plaza	125 Winchester Plaza	859-745-7220

Floyd/Knott/Johnson

Allen	6424 KY Rt. 1428	606-874-0408
Floyd County	161 S. Lake Dr.	606-886-2382
Paintsville Walmart	470 N. Mayo Trl.	606-788-9934
Knott County	107 W. Main St.	606-785-5095

Hazard

Airport Gardens	1665 Combs Rd.	606-487-2160
Black Gold	100 Citizens Ln.	606-436-2157
Hazard Village	101 Village Ln.	606-487-2152

Tug Valley

Williamson	101 E. 2nd Ave.	304-235-5454
Tug Valley	28160 US Hwy. 119	606-237-6051

Pikeville

Elkhorn City	211 W. Russell St.	606-754-5589
Marrowbone	10579 Regina Belcher Hwy.	606-754-4462
Mouthcard	32 N. Levisa Rd.	606-835-4907
Phelps	38720 State Hwy. 194 E.	606-456-8701
* Pikeville Main	346 N. Mayo Trl.	606-432-1414
Pikeville Main Street	137 Main St.	606-437-3326
Pikeville Walmart	254 Cassidy Blvd.	606-437-0048
Town Mountain	105 Northgate Dr.	606-437-3323
Virgie	1056 KY Hwy. 610 W.	606-639-4451
Weddington Plaza	4205 N. Mayo Trl.	606-432-4529

Whitesburg

Whitesburg Main	155 Main St.	606-633-0161
West Whitesburg	24 Pkwy. Plaza Loop	606-633-4532
Jenkins	9505 Hwy. 805	606-832-2477
Isom	56 Isom Plaza	606-633-5995
Neon	1001 Hwy. 317	606-855-4435

Advantage Valley

Alum Creek	315 Midway Rd.	304-756-3317
Hamlin	8049 Lynn Ave.	304-824-7223
Fort Gay	735 Court St.	304-648-7200
Pullman Square	952 3rd Ave.	304-697-0272

Flemingsburg

Ewing	1527 Ewing Rd.	606-267-2061
Flemingsburg Main	36 Brookhaven Dr.	606-845-3551
South Ridge	108 Clark St.	606-849-2304

Ashland

* Ashland Main	1544 Winchester Ave.	606-329-6000
South Ashland	2101 29th St.	606-329-6600
Summit	7100 US Rt. 60	606-928-9555
Westwood	721 Wheatley Rd.	606-329-6610
Russell	970 Diederich Blvd.	606-329-6680

Summersville

Summersville	507 Main St.	304-872-2711
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Campbellsville

Campbellsville Main	1218 E. Broadway St.	270-789-5900
Campbellsville Bypass	402 Campbellsville Bypass	270-469-1472
Columbia	1005 Jamestown St.	270-384-4771
Greensburg	205 S. Main St.	270-932-7464
Lebanon	521 W. Main St.	270-692-0064
Somerset North	239 N. Hwy. 27	606-679-8826
Somerset South	3809 S. Hwy. 27	606-679-8446
Jamestown	752 N. Main St.	270-343-2556

Middlesboro

Middlesboro Main	1918 Cumberland Ave.	606-248-9600
Middlesboro East	1206 E. Cumberland Ave.	606-248-9642
Pineville	11792 US Hwy. 25 E.	606-337-6122

Mt. Vernon

Mt. Vernon Main	2134 Lake Cumberland Rd.	606-256-5141
Mt. Vernon Downtown	120 Main St.	606-256-5142

Williamsburg

Williamsburg Main	201 N. 3rd St.	606-549-5000
Convenience Center	895 S. Hwy. 25 W.	606-539-2251
Corbin	678 US Hwy. 25 W.	606-526-8777
London South	1706 Hwy. 192 W.	606-877-2644
London North	38 Shiloh Dr.	606-864-2439

LaFollette

* LaFollette Main	106 S. Tennessee Ave.	423-562-3364
Jacksboro	2603 Jacksboro Pike	423-566-7800
Clinton	2106 Charles G. Seivers Blvd.	865-457-8684

PINNACLE AWARDS



2024 Pinnacle Award **Honorees** for 2023 Results

Individual Success

David Akers
Anthony Anderson
Steve Belcher
Brian Bevins
Zachary Cantrell
Brittany Causey
Brian Clark
Gerrie Clark
Billy Cowan
Benji Dean
Sherry Dotson
Jonathan Drage
Tracey Ferrell
Dorothy Franklin
Betty Frederick
Todd Hargis
Brent Harpster
Jamie Harrison
Timothy D. Houck

Stephanie Hudson
Sean Hurley
Andrew Jarvis
Chris Johnson
Brett Keene
Jeffrey Koonce
Tommie Layne
Sabrina Lequire
Rhonda S. Longmire
Rita Martin
Elizabeth Maynard-Johnson
Bobby Terrell Medley
Gaylon D. Neat
Jessica R. Osborne
Joyce Pelly
Barry Pennington
Joel Prichard
Melissa Rhodes
Shirley Riley

April D. Roberts
Paola Roe
Joshua R. Slone
Roger Smith
Don Spears
Natalie Stewart
Judy Stump
Helena Syck
Rusty Tackett
Lisa Thacker
Zachary Thacker
Jody Thompson
Joy Turnmire
Nikki Warford
Bob Watson
Kristin Webb
Michael Willis
Brittany Winburn

Team Success

Central Region
Eastern Region
Floyd County Office
Floyd-Knott Market

Georgetown Main Office
Knott County Office
Lexington Market
Pikeville Main Office

Pikeville Market
Tug Valley Office
Versailles Main Office
Williamsburg Market

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