

2024

ANNUAL REPORT



Community Trust[®]
Bancorp, Inc.

2024: Strong Earnings and Strong Growth

Your Company continues to operate with a model of traditional community banking which has been the foundation of our customer service for more than 121 years and 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.

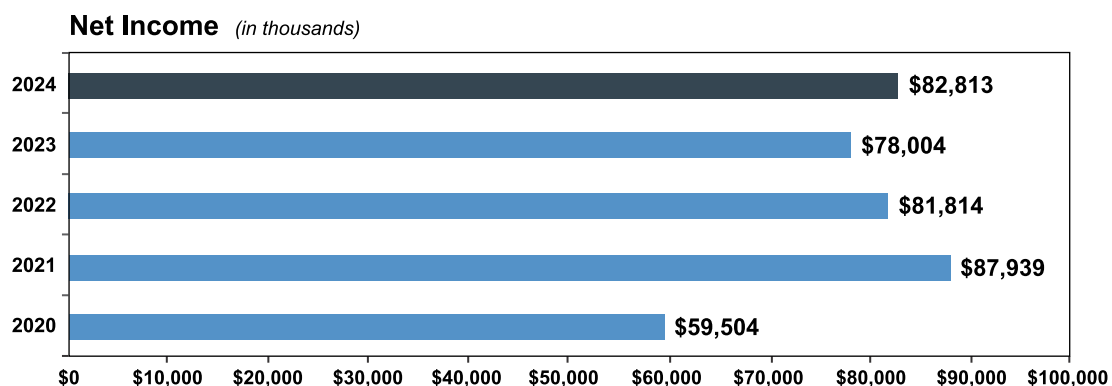
Economic conditions became more favorable in 2024 than in previous years as economic growth accelerated and inflation stabilized. However, increasingly fierce competition for deposits has made for a challenging situation in the financial sector.

In 2024, our organic growth continued as we opened a new branch office in the northern area of the state, our fastest growing region, and one in south central Kentucky. We remain large enough to meet all of our customers' product and service needs, yet our business operating model is locally focused and allows us to deliver our products and services with a personal, one-on-one level of customer service.

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. This commitment has driven our strong history of earnings.

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

– Mission Statement



TO OUR SHAREHOLDERS



Mark A. Gooch
Chairman, President, and CEO

Dear Shareholders

We are very pleased to report strong earnings and strong growth for your Company during 2024. Our net income of \$82.8 million represented \$4.61 basic earnings per share, a return on average assets of 1.41%, and a return on average equity of 11.31%. Our efficiency ratio declined to 52.57%, much better than our peers, and shows our continued commitment to managing expenses. We had strong loan growth of \$435.7 million, or 10.8%, while maintaining solid asset quality with nonperforming assets of 0.49% of total assets and net charge-offs of 0.13% of total loans. Deposits, including repurchase agreements, grew \$360.5 million, or 7.3%, and allowed us to continue to fund our loan growth without wholesale funding. Competition continues to be fierce for both loan and deposit customers, and our net interest margin of 3.36% achieved for the year 2024 allows us to remain competitive.

We paid dividends in the amount of \$1.86 per share during 2024, representing a yield of 3.55% at year-end 2024. Your Board of Directors increased the quarterly dividend payout to our shareholders by 2.2%, beginning with the October 1, 2024 payment, making this our 44th consecutive year of increases. Our Board, management team, and employees are pleased that our performance has enabled us to continue these increases. Shareholders' equity of \$757.6 million at year-end 2024 shows an increase of \$55.4 million since December 2023, or 7.9%, and remains very strong.

During 2024, we opened new branches in Florence, Kentucky and Elizabethtown, Kentucky and are very excited to provide our services in these growing markets. We will continue to grow organically, while considering potential strategic branching and acquisition opportunities for your Company.

We are very proud to continue operating as a large community bank and trust entity throughout Kentucky, West Virginia, and Tennessee. We believe our banking model provides an edge in a very competitive environment and our nearly 950 employees deliver stellar banking, trust, and brokerage services to all our communities.

We appreciate your confidence as shareholders, and we encourage you to continue doing business with your Company. Please refer your friends, neighbors, family, and business associates to do business with our bank and trust entity. We are confident we can meet all their financial needs!

Please join me in congratulating Charles J. Baird on his retirement from our Board of Directors after more than 36 years of service and leadership for our organization. We also congratulate EVP James B. Draughn on his retirement from our Executive Committee and SVP Gary Young on his retirement as our Senior Lender. We wish the very best for each of them and their families. We are thankful for the many contributions that each made to our Company.

On a more solemn note, our community lost two gentlemen who are icons, not just in East Kentucky, but throughout our entire state. Coach Phillip Haywood was revered as a leader, a motivator, and the winningest coach in high school football across Kentucky. He touched the lives of many young men during his career and his legacy will be one of faith, football, and his family. Mr. Burlin Coleman, former Chairman, President, and CEO of Community Trust Bancorp, was respected throughout the state as an innovator and leader in banking. He was a man of few words, but when he spoke, all bankers listened! He was a mentor to many throughout our Company, and I am thankful I was able to learn from him over the years, as are many of my coworkers. Both men represent what is great about East Kentucky, and we will cherish and remember their accomplishments.

We look forward to you joining us at our Annual Shareholders' Meeting at our Corporate Headquarters, 346 North Mayo Trail, Pikeville, Kentucky, at 10:00 a.m. on April 22, 2025.

Mark A. Gooch
Chairman, President, and CEO

SHAREHOLDER INFORMATION

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 22, 2025 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

Janney Montgomery Scott, LLC
Piper Sandler Companies
Raymond James and Associates, Inc.

FINANCIAL HIGHLIGHTS



For the Year

(in thousands except per share amounts)	2024	2023	Percentage Change
Net income	\$ 82,813	\$ 78,004	6.2 %
Basic earnings per share	4.61	4.36	5.7
Diluted earnings per share	4.61	4.36	5.7
Cash dividends per share	1.86	1.80	3.3
Average shares outstanding	17,950	17,887	0.4 %

At Year End

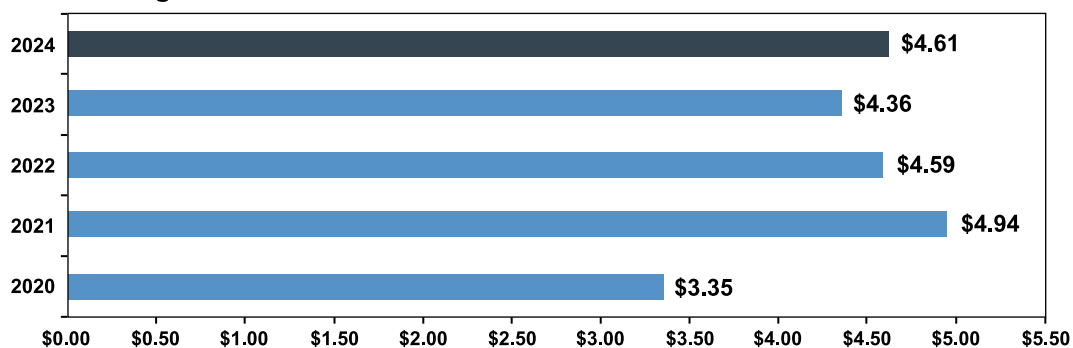
(in thousands except per share amounts and employees)	2024	2023	Percentage Change
Total assets	\$6,193,245	\$5,769,696	7.3 %
Earning assets	5,854,859	5,442,203	7.6
Deposits, incl. repurchase agreements	5,310,355	4,949,867	7.3
Loans	4,486,637	4,050,906	10.8
Allowance for credit losses	54,968	49,543	11.0
Shareholders' equity	757,584	702,208	7.9
Book value per share	41.95	39.01	7.5
Market price per common share	53.03	43.86	20.9
Common shares outstanding	18,058	18,000	0.3 %
Full time equivalent employees	934	967	(3.4)

Significant Ratios

	2024	2023	Percentage Change
For the year			
Return on average assets	1.41 %	1.40 %	0.7 %
Return on average common equity	11.31	11.75	(3.7)
Net interest margin	3.36	3.32	1.2
Net charge-offs to average loans	0.13	0.08	62.5
Efficiency ratio	52.57	54.29	(3.2)
At year end			
Capital ratios:			
Equity to assets	12.23 %	12.17 %	0.5 %
CBLR	13.76	13.69	0.5
Allowance to net loans	1.23	1.22	0.8
Allowance to nonperforming loans	205.98	354.71	(41.9)



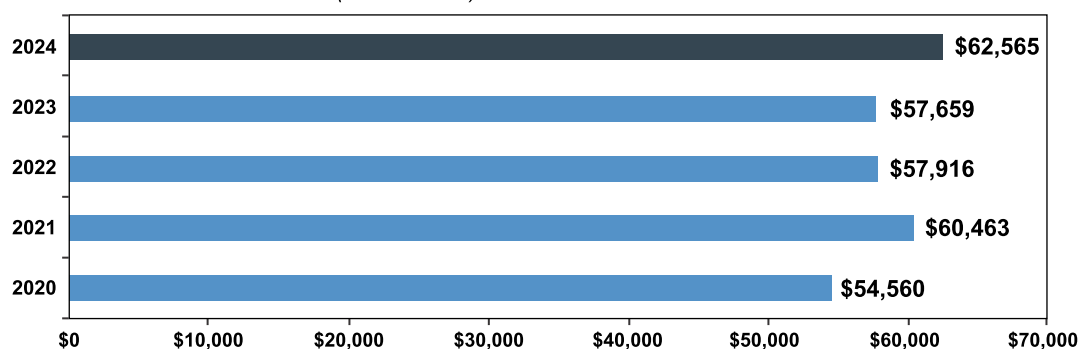
Earnings Per Share



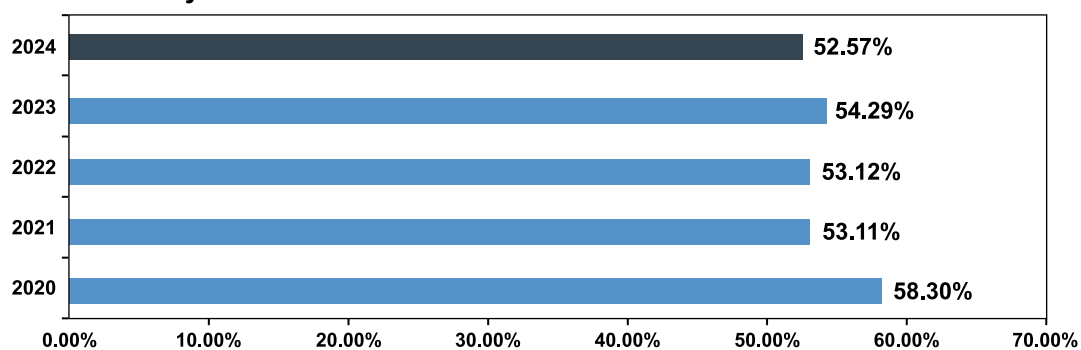
Dividends Per Share



Noninterest Income *(in thousands)*



Efficiency Ratio



FINANCIAL HIGHLIGHTS



Consolidated Statements of Income

Year Ended December 31

(in thousands except per share data)

	2024	2023	Percentage Change
Interest income	\$ 313,443	\$ 268,650	16.7 %
Interest expense	<u>127,448</u>	<u>95,540</u>	33.4
Net interest income	185,995	173,110	7.4
Provision for credit losses	10,951	6,811	60.8
Noninterest income	62,565	57,659	8.5
Noninterest expense	<u>130,923</u>	<u>125,390</u>	4.4
Income before income taxes	106,686	98,568	8.2
Income tax expense	<u>23,873</u>	<u>20,564</u>	16.1
Net Income	\$ 82,813	\$ 78,004	6.2
Cash dividends per share	\$ 1.86	\$ 1.80	3.3 %
Book value per share	41.95	39.01	7.5
Average shares outstanding	17,950	17,887	0.4 %

Consolidated Balance Sheets

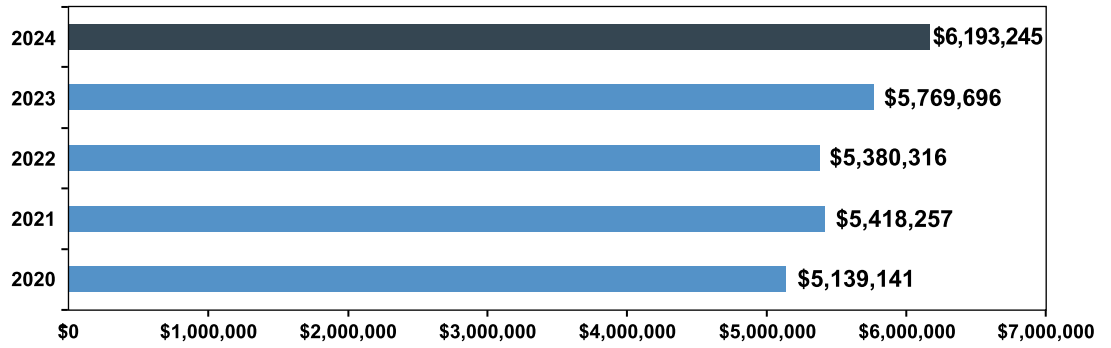
At December 31

(in thousands)

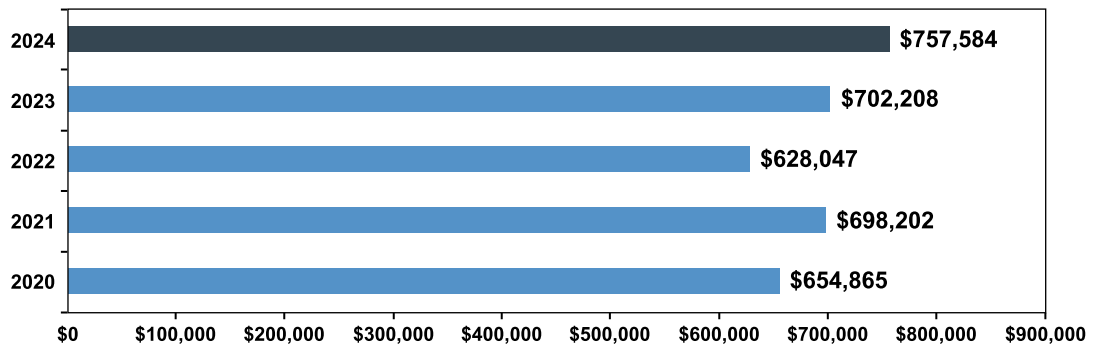
	2024	2023	Percentage Change
Assets			
Cash and deposits in other banks	\$ 369,750	\$ 271,645	36.1 %
Securities	1,059,509	1,166,882	(9.2)
Loans, net of allowance	4,431,669	4,001,363	10.8
Other assets	<u>332,317</u>	<u>329,806</u>	0.8
Total Assets	\$6,193,245	\$5,769,696	7.3
Liabilities and Shareholders' Equity			
Deposits	\$5,070,189	\$4,724,622	7.3 %
Repurchase agreements	240,166	225,245	6.6
Federal funds purchased	500	500	0.0
Advances from Federal Home Loan Bank	314	334	(6.0)
Long-term debt	64,016	64,241	(0.4)
Other liabilities	<u>60,476</u>	<u>52,546</u>	15.1
Total Liabilities	5,435,661	5,067,488	7.3
Shareholders' Equity	<u>757,584</u>	<u>702,208</u>	7.9
Total Liabilities and Shareholders' Equity	\$6,193,245	\$5,769,696	7.3



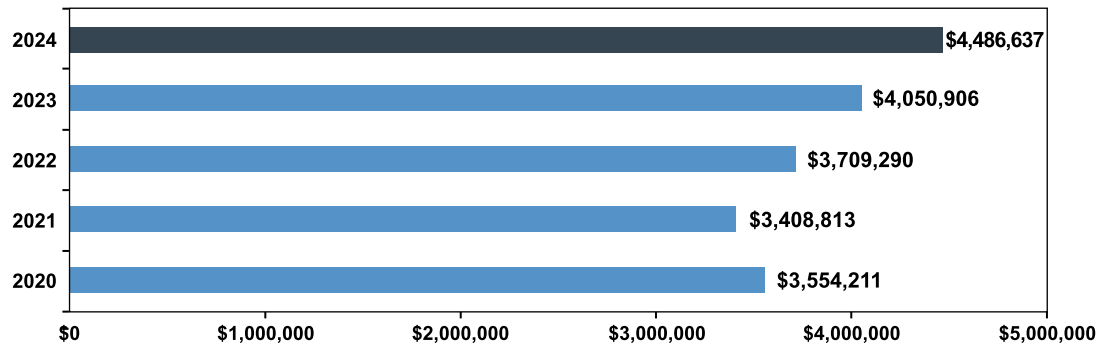
Total Assets *(in thousands)*



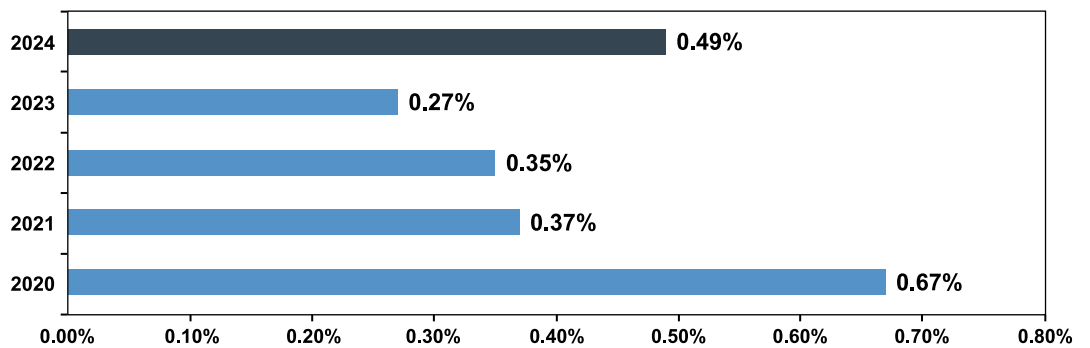
Shareholders' Equity *(in thousands)*



Total Loans *(in thousands)*



Nonperforming Assets to Total Assets



SHAREHOLDERS

Your Company is focused on creating shareholder value by being a core value long-term investment. 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 2024, as we increased the cash dividend to our shareholders for the 44th consecutive year.

CTBI must maintain certain minimum capital ratios for capital adequacy purposes. In 2020, CTBI elected to opt-in to the new community bank leverage ratio (CBLR) framework, which simplifies the regulatory capital requirements for eligible bank holding companies. For 2024, CTBI was required to maintain a minimum CBLR ratio of 9.00%. At December 31, 2024, our CBLR ratio was 13.76%. Our tangible common equity/tangible assets ratio on December 31, 2024 remained strong at 11.29%.

Our annualized dividend yield to shareholders as of December 31, 2024 was 3.55%, and the five-year compound growth rate of cash dividends per share was 4.7%. The five-year compound growth rate of earnings per share was 4.8% at December 31, 2024, as Community Trust achieved earnings of \$82.8 million, compared to 2023 earnings of \$78.0 million.

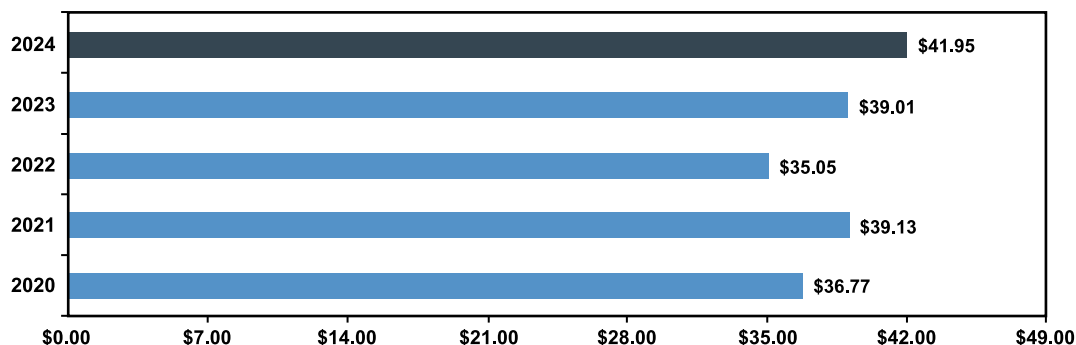
Shareholders' equity at \$757.6 million at December 31, 2024 increased \$55.4 million, or 7.9%, from December 31, 2023. Our stock experienced a 20.9% increase in market price from December 31, 2023 to December 31, 2024.

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, 2019 would have provided an annualized total return of 5.68% as of December 31, 2024.

Our employees are committed to the mission of your Company by also making it their company, as is 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 5.9%, of Community Trust Bancorp, Inc. stock, making them our largest shareholder.



Book Value Per Share



We are proud to have served our customers for more than 121 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 2024, Community Trust served more than 295,000 customers.

In 2024, Community Trust Bank, Inc. was honored to receive the "Gold Lender Award" from the United States Small Business Administration (SBA) as Kentucky's volume SBA 7a Community Bank lender for the 16th consecutive year. 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 made grant funds available directly to low and moderate income families through the FHLB's "Welcome Home" program.

Outstanding customer service is our goal, and 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 obtaining a loan using our online application. Users may apply for a loan, use the checklist to find out what information they will need when applying, use the "mortgage glossary" to lookup terms, and have access to calculators to determine their estimated payments. The "Meridian Link Portal" on our website allows customers to apply for consumer and vehicle loans online.

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 which contains our debit card alerts, card controls, and Apple Wallet. Adoption and use of these products by our customers continued to increase in 2024.

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. These products are designed to give our customers more savings, convenience, and security in a checking account. In 2024, we introduced the Small Business Advantage Checking product, with no monthly service fee, to better serve businesses in our communities.

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 office in Florence, Kentucky to better serve our customers in Boone County and Northern Kentucky. On June 17, 2024, we opened a new, full-service branch office in Elizabethtown, Kentucky to better serve our customers in Hardin County and South Central Kentucky.

Our deposit related products and services include certificates of deposits, savings accounts, online banking and bill payment, mobile banking, business and consumer mobile remote deposit capture, and commercial cash management services. In 2024, Community Trust offered customers a 7-month term certificate of deposit special with a competitive interest rate. We also continued our long tradition of offering our HOOPS CD special, a personal certificate of deposit with the rate tied to the success of the University of Kentucky men's basketball team. In March 2025, we offered another certificate of deposit special with a 7-month term.

Our customers have convenient access to their accounts through our network of 87 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 81 banking offices and five trust offices in Kentucky, West Virginia, and Tennessee.

**“Outstanding
customer service
is our goal.”**

EMPLOYEES

A scenic photograph of a river flowing over mossy rocks in a forest. The water is white and frothy as it cascades over the large, green-covered boulders. The surrounding forest is lush with green trees and some autumn-colored leaves are scattered on the rocks.

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, and we are committed to providing our employees with opportunities for personal and professional growth, whether it is by providing reimbursement of educational expenses, encouraging attendance at seminars and in-house training programs, or sponsoring memberships in local civic organizations. Our employees recognize the long-term benefit of working with our organization as evidenced by the 21% of our employees who have more than 20 years of service.

Our employees participated in numerous coaching, training, and education programs throughout the year. Community Trust makes online training available to employees, and as a result, 1,100 employees completed 171 different compliance and technical skill training courses through our Regulatory University system during 2024. Some employees 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 and a robust suite of vacation, sick, and personal paid time off based on years of service.

We also offer additional highly competitive benefits, including health insurance, life insurance, retirement benefits, education reimbursement programs, and incentive plans. Community Trust is proud to have paid \$79.4 million in support of these programs in 2024.

We actively support our employees with a wellness program. Participating employees experience improvements in preventing cardiovascular disease, cancer, and diabetes. Many employees also experience 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 2025, we held our 26th annual "Pinnacle of Success" awards dinner and recognized 75 employees and 14 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 departments, offices, markets, and regions recognized, following the "Branch Locations" listing on page 16.

**“...we
donated
nearly \$1.2
million to
community
organizations
involved in a
wide variety
of civic
activities...”**

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 2024, we donated nearly \$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 healthcare.

We have helped our friends and neighbors fulfill their financial dreams for more than 121 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 healthcare, and overall quality of life.

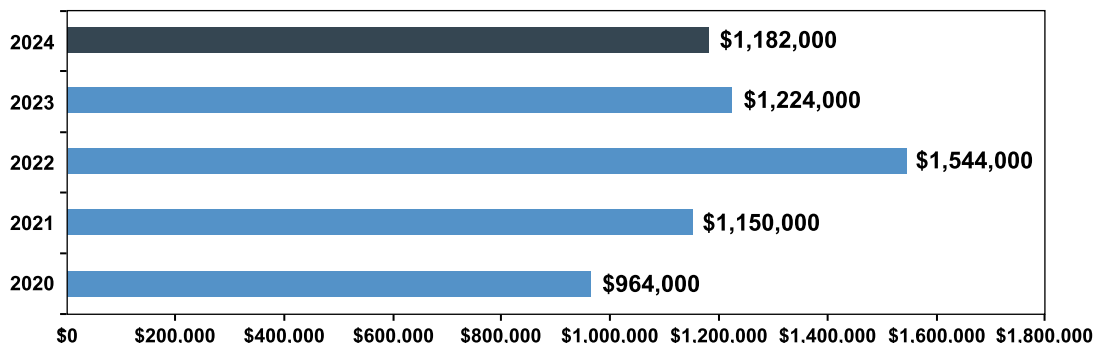
Our employees contributed over 1,000 community service hours to organizations having a community development purpose per Community Reinvestment Act guidelines. Community Trust Bank's community development lending totaled over \$38 million for the year 2024. CTBI also made contributions totaling over \$450 thousand to aid low and moderate income families and communities, encourage economic development, and provide relief to those impacted by natural disasters throughout our footprint and beyond. The Community Trust Bank Charitable Foundation has also been assisting those affected by the February 2025 flooding in Eastern Kentucky by donating funds for relief efforts to both individuals and local organizations.

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 2024, 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.



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.



THOMAS McCOY
Executive Vice President
Community Trust Bancorp, Inc.
Executive Vice
President/Operations
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.

In Appreciation of Dedicated Service



JAMES B. DRAUGHN
Retired Executive Vice President/Operations



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.

* 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



**** 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



CHARLES J. BAIRD
 Retired Board Member

Boards of Directors

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

ADVISORY BOARD MEMBERS

Central Region

Billie J. Dollins
Regional President

Lexington

Billie J. Dollins
Regional President

James C. Baughman, Jr.
Robert A. Branham
C. Glen Combs
Anne Gay Donworth
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
David Maynard
Myrna Miller
Aaron Rowland
Larry Scott, M.D.
Nicholas Spoonmore
Walter "Skip" Stocker

Mt. Sterling

James Clark
Market President

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

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
William F. Fields
Meriwether W. Hall
+ Charles Housley
Tim Short
Alan Dale Williams

Tug Valley

William Brett Keene
Market President

++ Duanne Thompson

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

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

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

Allen Burner
Market President

Paul Buechler
David Michael Hughes
Marshall Robinson

South Central Region

Ricky Sparkman
Regional President

Campbellsville

Ricky Sparkman
Regional President

++++ Barry Bertram
Eddie Hazelwood
Gaylon Neat
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.
Dudley Hilton
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

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

+ Deceased 10/12/2024
++ Deceased 6/9/2024
+++ Deceased 1/22/2025
++++ Deceased 1/2/2025

Central Region

<u>Danville</u>			<u>Richmond</u>		
* Danville Main	462 W. Main St.	859-239-9200	Eastern Bypass	860 Eastern Bypass	859-624-4622
Danville Manor	1560 Hustonville Rd.	859-239-9460	Richmond Main	128 W. Main St.	859-623-2747
Harrodsburg	570 Chestnut St.	859-734-4354	Berea North	525 Walnut Meadow Rd.	859-985-0561
<u>Florence</u>			<u>Versailles</u>		
Florence Main	8660 Haines Drive	859-384-0631	Versailles Main	470 Lexington Rd.	859-879-5400
<u>Lexington</u>			Frankfort East	427 Versailles Rd.	502-848-0913
* Vine Street	100 E. Vine St.	859-389-5350	Frankfort West	1205 S. Hwy. 127	502-696-0720
Beaumont	901 Beaumont Centre Pkwy.	859-223-1111	Georgetown Main	315 Pleasant View Dr.	502-863-0433
Hamburg	2417 Sir Barton Way	859-264-1938	Georgetown Walmart	112 Osborne Way	502-863-4693
Leestown	109 Louie Place	859-258-2659	<u>Winchester</u>		
Pasadena	185 Pasadena Dr.	859-313-5425	Winchester Main	120 S. Main St.	859-745-7200
Richmond Road	3090 Richmond Rd.	859-269-0164	Winchester Plaza	125 Winchester Plaza	859-745-7220
<u>Mt. Sterling</u>					
Mt. Sterling Main	110 N. Maysville St.	859-497-6900			
Mt. Sterling North	196 Evans Dr.	859-497-6970			

Eastern Region

<u>Floyd/Knott/Johnson</u>			<u>Pikeville</u>		
Allen	6424 KY Rt. 1428	606-874-0408	Elkhorn City	211 W. Russell St.	606-754-5589
Floyd County	161 S. Lake Dr.	606-886-2382	Marrowbone	10579 Regina Belcher Hwy.	606-754-4462
Paintsville Walmart	470 N. Mayo Trl.	606-788-9934	Mouthcard	32 N. Levisa Rd.	606-835-4907
Knott County	107 W. Main St.	606-785-5095	Phelps	38720 State Hwy. 194 E.	606-456-8701
<u>Hazard</u>			* Pikeville Main	346 N. Mayo Trl.	606-432-1414
Airport Gardens	1665 Combs Rd.	606-487-2160	Pikeville Main Street	137 Main St.	606-437-3326
Black Gold	100 Citizens Ln.	606-436-2157	Pikeville Walmart	254 Cassidy Blvd.	606-437-0048
Hazard Village	101 Village Ln.	606-487-2152	Town Mountain	105 Northgate Dr.	606-437-3323
<u>Tug Valley</u>			Virgie	1056 KY Hwy. 610 W.	606-639-4451
Williamson	101 E. 2nd Ave.	304-235-5454	Weddington Plaza	4205 N. Mayo Trl.	606-432-4529
Tug Valley	28160 US Hwy. 119	606-237-6051	<u>Whitesburg</u>		
			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

Northeastern Region

<u>Advantage Valley</u>			<u>Ashland</u>		
Alum Creek	315 Midway Rd.	304-756-3317	* Ashland Main	1544 Winchester Ave.	606-329-6000
Hamlin	8049 Lynn Ave.	304-824-7223	South Ashland	2101 29th St.	606-329-6600
Fort Gay	735 Court St.	304-648-7200	Summit	7100 US Rt. 60	606-928-9555
Pullman Square	952 3rd Ave.	304-697-0272	Westwood	721 Wheatley Rd.	606-329-6610
<u>Flemingsburg</u>			Russell	970 Diederich Blvd.	606-329-6680
Ewing	1527 Ewing Rd.	606-267-2061	<u>Summersville</u>		
Flemingsburg Main	36 Brookhaven Dr.	606-845-3551	Summersville	507 Main St.	304-872-2711
South Ridge	108 Clark St.	606-849-2304			

South Central Region

<u>Campbellsville</u>			<u>Middlesboro</u>		
Campbellsville Main	1218 E. Broadway St.	270-789-5900	Middlesboro Main	1918 Cumberland Ave.	606-248-9600
Campbellsville Bypass	402 Campbellsville Bypass	270-469-1472	Middlesboro East	1206 E. Cumberland Ave.	606-248-9642
Columbia	1005 Jamestown St.	270-384-4771	Pineville	11792 US Hwy. 25 E.	606-337-6122
Elizabethtown	2501 Ring Road	270-765-0940	<u>Mt. Vernon</u>		
Greensburg	205 S. Main St.	270-932-7464	Mt. Vernon Main	2134 Lake Cumberland Rd.	606-256-5141
Lebanon	521 W. Main St.	270-692-0064	Mt. Vernon Downtown	120 Main St.	606-256-5142
Somerset North	239 N. Hwy. 27	606-679-8826	<u>LaFollette</u>		
Somerset South	3809 S. Hwy. 27	606-679-8446	* LaFollette Main	106 S. Tennessee Ave.	423-562-3364
Jamestown	752 N. Main St.	270-343-2556	Jacksboro	2603 Jacksboro Pike	423-566-7800
<u>Williamsburg</u>			Clinton	2106 Charles G. Seivers Blvd.	865-457-8684
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			

PINNACLE AWARDS

2025 Pinnacle Award *Honorees* for 2024 Results

Individual Success

Bridget M. Abell
Ashley Akers
Anthony Asher
Steve Belcher
Robert Boggs
Joanna Boon
Robert Branham
John R. Caldwell
Brian Chavis
Brian Clark
Gerrie Clark
James Clark
Delena Clevinger
Jason Collins
Ashley Conn
Kevin Cool
Amy Len Dailey
Robert Dickinson
Sherry Dotson
Kevin Fields
Dorothy Franklin
Betty Frederick
Matt Galbraith
Kristy Gross
Todd Hargis
Brent Harpster
Jamie T. Harrison
Timothy Houck
Stephanie Hudson
Sean Hurley
Shanna R. Hurley
Andrew Jarvis
Jesse R. Johnson
Rebecca Johnson
Tonya L. Johnson
Teresa Justice
Brett Keene
Candice Keene

Michael Joe Kenney
Tommie Layne
Sabrina Lequire
Rhonda S. Longmire
Rita Martin
Lindsay May
Terrell Medley
Leah Norvell
Nicole Oney
Jessica R. Osborne
Joyce Pelly
Miranda M. Penn
Barry Pennington
Jeannine M. Petell
Nicole Record
Tiffany Reeder
DJ Robinson
Amy Selvage
Curtis O. Sizemore
Terry Spears
Natalie Stewart
Judy Stump
Brenda Sussan
Helena Syck
Chris Tackett
Lindsey Taylor
Katelyn Thacker
Zachary Thacker
Jody L. Thompson
Nikki Warford-Parker
Robert L. Watson
Kristin M. Webb
Ashley White
Michael Willis
Brittany Winburn
Karissa Wooton
Sharon Yates

Team Success

Berea North Office
Hazard Black Gold Office
Lexington Richmond
Road Office
Pikeville Main Office
Tug Valley Office
Versailles Main Office
Virgie Office

Flemingsburg Market
Lexington Market
Pikeville Market
Richmond Market
Versailles Market
Central Region
Eastern Region



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built on trust[®]

