



20
ANNUAL
REPORT
25

 **Community Trust[®]
Bancorp, Inc.**

2025: A Year of Record Earnings

Your Company continues to operate with a conservative, efficient model of traditional community banking which has been the foundation of our customer service for more than 122 years and has driven our strong history of earnings. We are pleased that 2025 was a year of record earnings for Community Trust Bancorp, Inc.

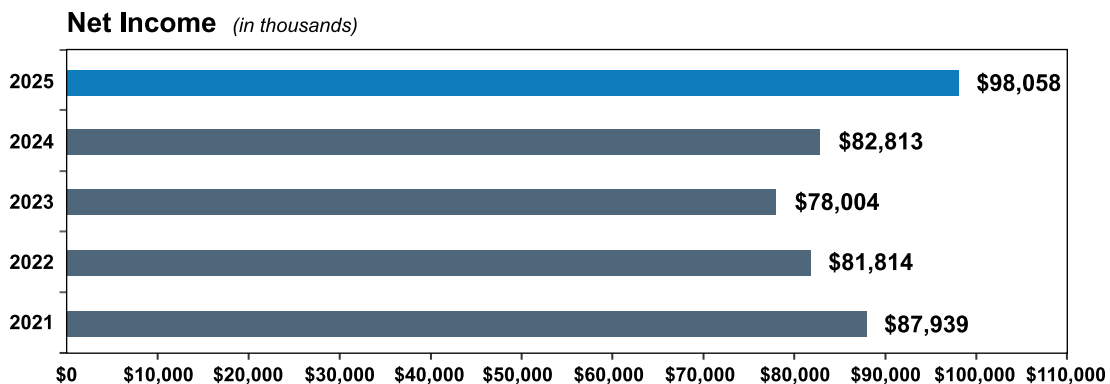
Our community banking business model, organizational structure, and conservative operating philosophy give us the tools to successfully navigate in an ever-changing economic environment. Economic conditions became more favorable in 2025 than in previous years, as economic growth accelerated and inflation stabilized. However, increasingly fierce competition for deposits has made for a challenging situation in the financial sector.

Despite that, the loan portfolio of your Company increased \$408.3 million during 2025, while deposits grew \$387.5 million. 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 record earnings for your Company for the year 2025, driven by strong loan and deposit growth and continued stability in asset quality.

Our net income for 2025 totaled \$98.1 million, resulting in basic earnings per share of \$5.44 and a return on average assets of 1.53%. This compares very favorably to our 2024 results of \$82.8 million, EPS of \$4.61, and a return on average assets of 1.41%. We continue to operate your Company in a sound, safe manner, as evidenced by our 2025 efficiency ratio of 50.48%, an improvement from the 52.57% for 2024.

The loan portfolio for our Company increased \$408.3 million during 2025, a 9.1% growth from year-end 2024. We are very pleased that this growth occurred in our commercial, residential, and retail areas, as we provided funds to large and small businesses, families, and individuals across our footprint in Kentucky, Tennessee, and West Virginia. We were able to accomplish this while reducing total past due loans from 0.97% of total loans at year-end 2024 to 0.80% of total loans at year-end 2025. Our net loan losses for the year were 0.16% of average loans.

Deposits, including repurchase agreements, grew \$387.5 million, or 7.3%, during 2025. We are very pleased that we continue to fund our strong loan growth with deposits from our communities that we serve, although competition remains fierce from other financial entities.

Our capital position remains very strong, as we ended 2025 with \$856.1 million in total capital, an increase of \$98.5 million, or 13%, from year-end 2024. Our tangible common equity to tangible assets remains robust at 11.94% at year-end 2025 compared to 11.29% at year-end 2024. We were pleased to increase our dividend to shareholders by \$0.06 per share during 2025 to \$0.53 per share, representing a 12.8% increase and marking our 45th consecutive year of increasing our dividends paid! Our strong capital position allows us to plan for growth organically, while considering strategic opportunities for new branches and acquisition opportunities.

Our Board of Directors, executive team, management, and employees are continuing to work to provide the best banking, trust, and brokerage services and products to our existing and potential customers in order that our communities may grow and flourish across our footprint. We believe our relationship-based community banking model, delivered by nearly 1,000 employees, gives us a competitive advantage as we strive to grow profitably. Your confidence in our Company is appreciated, and we encourage you to refer your friends, family, and business associates to do business with Community Trust Bank and Community Trust and Investment Company!

Please join me in congratulating Frank Farris on his retirement from our Board of Directors in June 2025, along with Steve Jameson, our EVP and Chief Risk Officer, who retired at the end of February 2026. I would also like to extend our gratitude for the decades of service provided by the following individuals who also retired this year: Steve Belcher, SVP/Commercial Lending, Allen Burner, Advantage Valley Market President, and Betty Frederick, Mount Vernon Market President, who served our banking subsidiary, Community Trust Bank, Inc., and Sandra Combs, VP/Director of Operations and Compliance and Brenda Brammer, SVP/Director of Retirement and Institutional Services, who served our trust subsidiary, Community Trust and Investment Company. Each of these individuals will be missed, and we wish them and their families the very best in their retirement.

We appreciate your trust and confidence in our Company and look forward to seeing you at our annual shareholders' meeting that will be held at our Corporate Headquarters at 346 North Mayo Trail, Pikeville, Kentucky 41501 at 10:00 a.m. on April 28, 2026!

Mark A. Gooch
Chairman, President, and CEO

A handwritten signature in black ink that reads "Mark A. Gooch". The signature is fluid and cursive, matching the printed name above it.



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 28, 2026 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

Brean Capital, LLC
Raymond James and Associates, Inc.

FINANCIAL HIGHLIGHTS

For the Year

(in thousands except per share amounts)	2025	2024	Percentage Change
Net income	\$ 98,058	\$ 82,813	18.4 %
Basic earnings per share	5.44	4.61	18.0
Diluted earnings per share	5.43	4.61	17.8
Cash dividends per share	2.00	1.86	7.5
Average shares outstanding	18,013	17,950	0.4 %

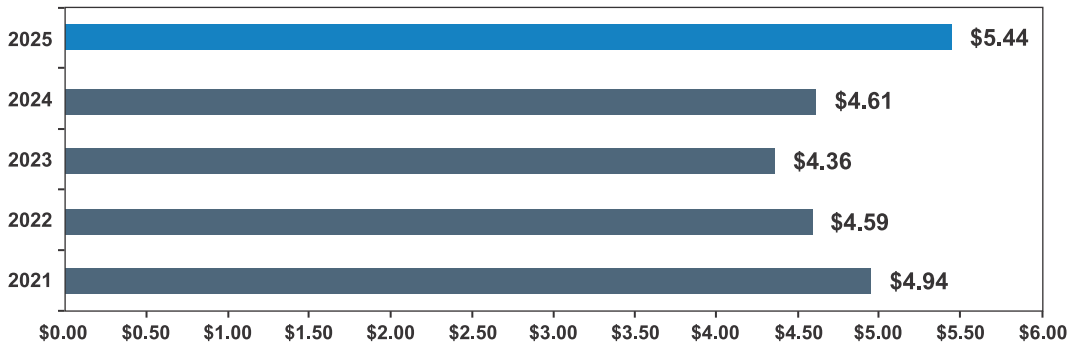
At Year End

(in thousands except per share amounts and employees)	2025	2024	Percentage Change
Total assets	\$6,684,138	\$6,193,245	7.9 %
Earning assets	6,333,041	5,854,859	8.2
Deposits, incl. repurchase agreements	5,697,857	5,310,355	7.3
Loans	4,894,942	4,486,637	9.1
Allowance for credit losses	60,169	54,968	9.5
Shareholders' equity	856,072	757,584	13.0
Book value per share	47.26	41.95	12.7
Market price per common share	56.50	53.03	6.5
Common shares outstanding	18,116	18,058	0.3 %
Full time equivalent employees	930	934	(0.4)

Significant Ratios

	2025	2024	Percentage Change
For the year			
Return on average assets	1.53 %	1.41 %	8.5 %
Return on average common equity	12.07	11.31	6.7
Net interest margin	3.62	3.36	7.7
Net charge-offs to average loans	0.16	0.13	23.1
Efficiency ratio	50.48	52.57	(4.0)
At year end			
Capital ratios:			
Equity to assets	12.81 %	12.23 %	4.7 %
CBLR	13.64	13.76	(0.9)
Allowance to net loans	1.23	1.23	0.0
Allowance to nonperforming loans	314.00	205.98	52.4

Earnings Per Share



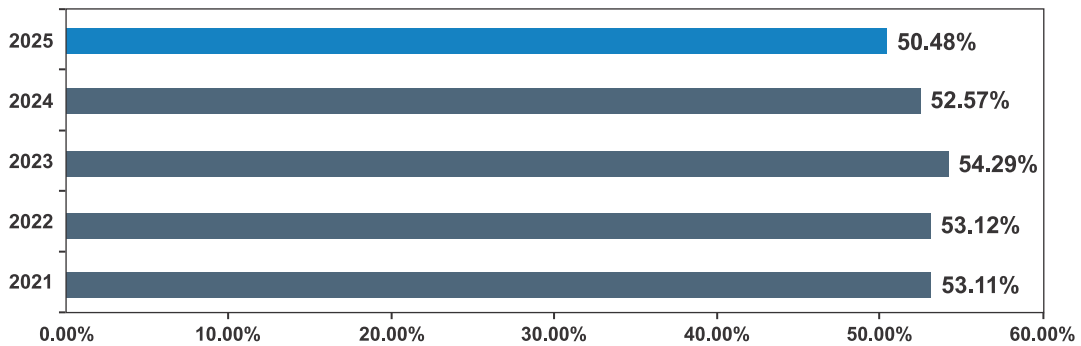
Dividends Per Share



Noninterest Income (in thousands)



Efficiency Ratio



FINANCIAL HIGHLIGHTS

Consolidated Statements of Income

Year Ended December 31

(in thousands except per share data)

	2025	2024	Percentage Change
Interest income	\$ 345,719	\$ 313,443	10.3 %
Interest expense	<u>126,741</u>	<u>127,448</u>	(0.6)
Net interest income	218,978	185,995	17.7
Provision for credit losses	12,436	10,951	13.6
Noninterest income	63,617	62,565	1.7
Noninterest expense	<u>143,067</u>	<u>130,923</u>	9.3
Income before income taxes	127,092	106,686	19.1
Income tax expense	<u>29,034</u>	<u>23,873</u>	21.6
Net Income	\$ 98,058	\$ 82,813	18.4
Cash dividends per share	\$ 2.00	\$ 1.86	7.5 %
Book value per share	47.26	41.95	12.7
Average shares outstanding	18,013	17,950	0.4 %

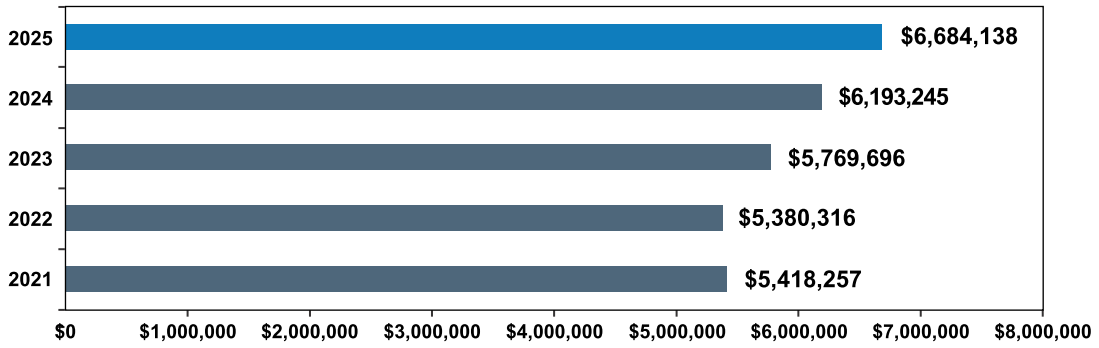
Consolidated Balance Sheets

At December 31

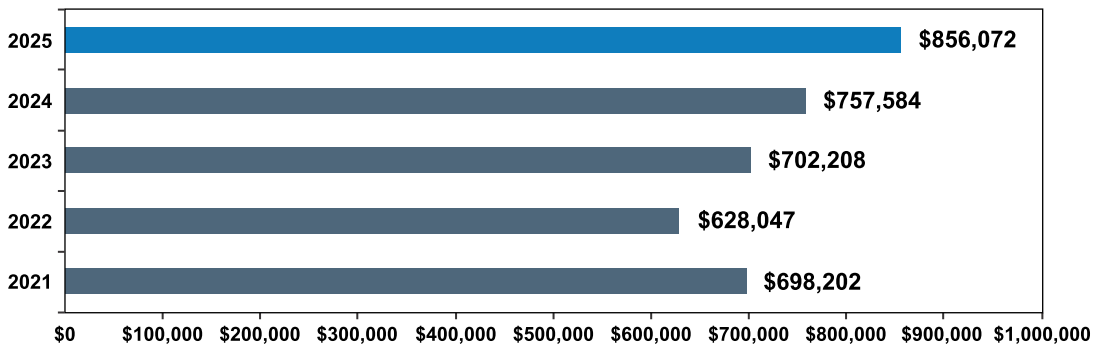
(in thousands)

	2025	2024	Percentage Change
Assets			
Cash and deposits in other banks	\$ 363,929	\$ 369,750	(1.6)%
Securities	1,124,873	1,059,509	6.2
Loans, net of allowance	4,834,773	4,431,669	9.1
Other assets	<u>360,563</u>	<u>332,317</u>	8.5
Total Assets	\$6,684,138	\$6,193,245	7.9
Liabilities and Shareholders' Equity			
Deposits	\$5,389,058	\$5,070,189	6.3 %
Repurchase agreements	308,799	240,166	28.6
Federal funds purchased	500	500	0.0
Advances from Federal Home Loan Bank	293	314	(6.8)
Long-term debt	63,784	64,016	(0.4)
Other liabilities	<u>65,632</u>	<u>60,476</u>	8.5
Total Liabilities	5,828,066	5,435,661	7.2
Shareholders' Equity	<u>856,072</u>	<u>757,584</u>	13.0
Total Liabilities and Shareholders' Equity	\$6,684,138	\$6,193,245	7.9

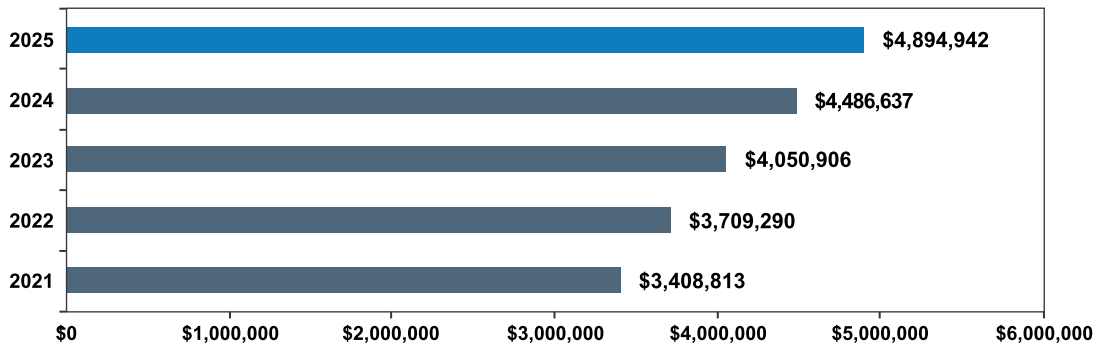
Total Assets (in thousands)



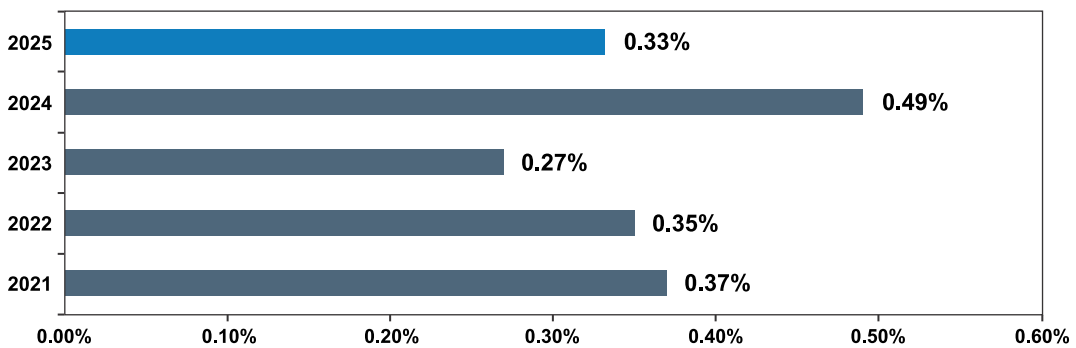
Shareholders' Equity (in thousands)



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 2025, as we increased the cash dividend to our shareholders for the 45th consecutive year.

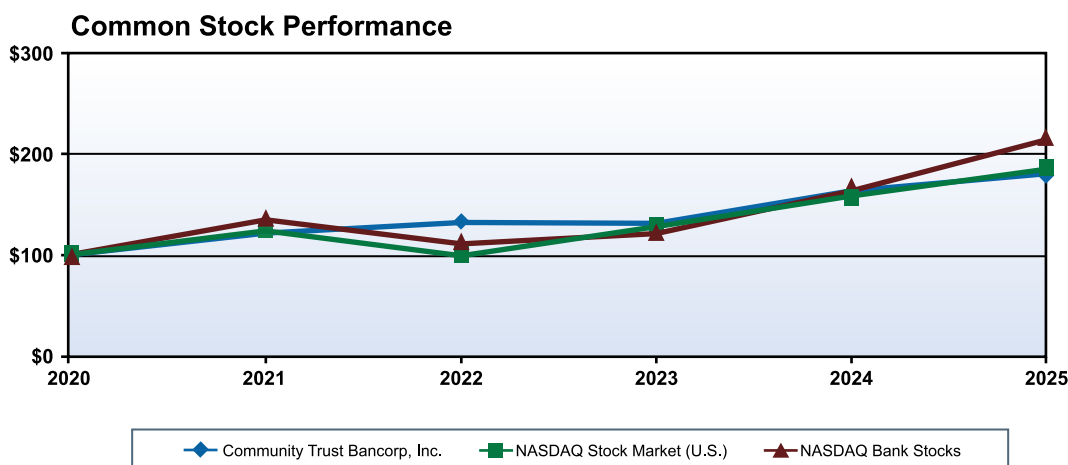
CTBI must maintain certain minimum capital ratios for capital adequacy purposes. In 2020, CTBI elected to opt-in to the community bank leverage ratio (CBLR) framework, which simplifies the regulatory capital requirements for eligible bank holding companies. For 2025, CTBI was required to maintain a minimum CBLR ratio of 9.00%. At December 31, 2025, our CBLR ratio was 13.64%. Our tangible common equity/tangible assets ratio on December 31, 2025 remained strong at 11.94%.

Our dividend yield to shareholders for the year 2025 was 3.75%, 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 10.2% at December 31, 2025, as Community Trust achieved earnings of \$98.1 million, compared to 2024 earnings of \$82.8 million.

Shareholders' equity at \$856.1 million at December 31, 2025 increased \$98.5 million, or 13.0%, from December 31, 2024. Our stock experienced a 6.5% increase in market price from December 31, 2024 closing at \$56.50 on December 31, 2025.

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, 2020 would have provided an annualized total return of 12.04% as of December 31, 2025.

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.





CUSTOMERS

We are proud to have served our customers for more than 122 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 2025, Community Trust served more than 287,000 customers.

In 2025, 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 17th 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 2026, we will also be offering customers the ability to open deposit accounts online.

To better serve businesses in our communities, in 2025 we provided our internet banking business customers Positive Pay, an advanced fraud detection tool designed to help businesses monitor and control check and ACH activity on their accounts. By improving communication between businesses and Community Trust Bank, Positive Pay is an additional layer of security developed to combat the increasing risk of check and ACH fraud. In February 2026, we introduced Zelle® for small businesses – a fast, safe, and easy way for our business customers to send money to friends, family, and other people they trust, wherever they bank, through our Community Trust Bank mobile app.

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.

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 2025, Community Trust offered customers a 7-month term certificate of deposit special with a competitive interest rate. In 2026, we began offering our consumer and business customers the Preferred Index Money Market account for those seeking a competitive rate of interest on their deposits.

Our customers have 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 78 banking offices and five trust offices in Kentucky, West Virginia, and Tennessee

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



EMPLOYEES

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, 1,000 employees completed 55 different compliance and technical skill training courses through our Regulatory University system during 2025. 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 \$85.5 million in support of these programs in 2025.

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 2026, we held our 27th annual “Pinnacle of Success” awards dinner and recognized 75 employees and 10 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.

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



COMMUNITIES

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 2025, we donated more than \$1.9 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 122 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 990 community service hours to organizations having a community development purpose per Community Reinvestment Act guidelines. Community Trust Bank's community development lending totaled over \$59.6 million for the year 2025.

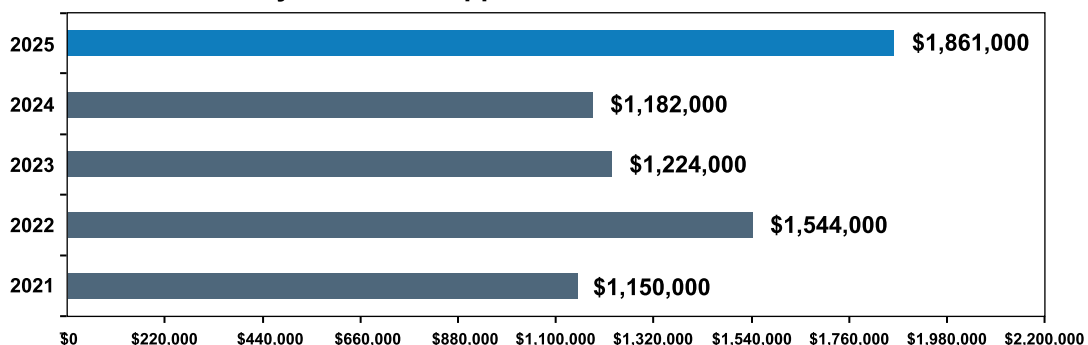
Community Trust employees provide leadership, monetary support, and volunteer hours to many exceptional local community organizations in all of the communities we serve.

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 2025, 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.



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.



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.



TRACY A. WESLEY
 Executive Vice President
 Community Trust Bancorp, Inc.
 Executive Vice President/Chief
 Internal Audit and Risk Officer
 Community Trust Bank, Inc.

In Appreciation of Dedicated Service



STEVEN E. JAMESON
 Retired
 Executive Vice President/
 Chief Internal Audit and Risk Officer

Community Trust[®] Corp, Inc.

BOARDS OF DIRECTORS



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



DAVID L. BAIRD
Attorney and Shareholder
Baird & Baird, P.S.C.
Pikeville, 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

In Appreciation of Dedicated Service



**FRANKLIN H.
FARRIS, JR.**
Retired Board Member



**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.

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
Andrew Jarvis
James E. Keeton III
Robert D. Kelly
James H. Schrader
Daryl Smith

Danville/Harrodsburg

Jesse Johnson
Market President

Bob Allen
Scott Burks
David Maynard
Myrna Miller
Aaron Rowland, D.V.M.
Larry Scott, M.D.
Nicholas Spoonmore
Walter "Skip" Stocker

Mt. Sterling

Barry E. Frazier
Market President

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

Richmond

Tim Houck
Market President

Jeannette Crockett
Alison Emmons
David Fernandez
++ James H. Howard
Elizabeth McCarty
Randall Stone

Versailles

Paola Roe
Market President

Robert Cleveland
John Cook
Jack Givens
Phil Huddleston
Alice Kiviniemi
William Klier
Rodney Mitchell
Mark Wainwright, M.D.
Bob Watson

Winchester

Nicole Newsome
Market President

Steve Charles
David Wills

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
Tim Short
Alan Dale Williams

Tug Valley

Zachary Thacker
Market President

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

Whitesburg

Daryl Slone
Market President

L.M. 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

Jimmy D. Fitzwater
Market President

Allen Burner
Patrick Farrell
Carl Midkiff
Christopher J. Plybon
Chris Reynolds

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

Nathaniel Hayes
Market President

Paul Beuchler
David Michael Hughes
Marshall Robinson

South Central Region

Ricky Sparkman
Regional President

Campbellsville

Ricky Sparkman
Regional President

Eddie Hazelwood
Gaylon Neat
Barry Pennington
Jerry Russell
John Waldrop

LaFollette

Rhonda Longmire
Market President

James C. Farris, M.D.
Marvin Minton
Peggy Payne
Robert L. Woodson II

Middlesboro

Rebecca Hensley
Market President

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

Mt. Vernon / Somerset

Skyler Hunt
Market President

Martha Cox
Betty Frederick
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 3/19/2025
++ Deceased 2/17/2026
+++ Deceased 1/27/2026
++++ Deceased 2/7/2026

BRANCH LOCATIONS

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	498 Indian Mound Drive	859-497-6900			

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	Summit	7100 US Rt. 60	606-928-9555
Fort Gay	735 Court St.	304-648-7200	Russell	970 Diederich Blvd.	606-329-6680
Pullman Square	952 3rd Ave.	304-697-0272	<u>Summersville</u>		
<u>Flemingsburg</u>			Summersville	507 Main St.	304-872-2711
Ewing	1527 Ewing Rd.	606-267-2061			
Flemingsburg Main	36 Brookhaven Dr.	606-845-3551			
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**



2026 Pinnacle Award
Honorees
 for 2025 production

Individual Success

Bridget M. Abell
 Anthony D. Anderson
 Charles "Buddy" Bishop
 Regina L. Blankenship
 Kim Boggs
 Steve Bush
 Brian Clark
 Gerrie Clark
 Taylor Curtis
 Jessica Davis
 Benji Dean
 Sherry Dotson
 Jonathan Drage
 Kaleena Fields
 Bryan K. Fleming
 Dorothy Franklin
 Nicole Hamilton
 Todd Hargis
 Brent Harpster
 Jamie T. Harrison
 Timothy D. Houck
 Sean Hurley
 Andrew Jarvis
 Jesse R. Johnson
 W. Stephen Johnson

Dakota Justice
 Brett Keene
 Brandi N. Kiser
 Nicole Lanza
 Alicia Layne
 Tommie Layne
 Sabrina Lequire
 Rhonda S. Longmire
 Rita Martin
 Theresa Maynard
 Cassity Meave
 Bobby Terrell Medley
 Charlene Miller
 Trigg Mitchell
 Melissa Newsome
 Taylora Newsome
 Leah Norvell
 Nicole Oney
 Joyce Pelly
 Barry Pennington
 Misty Prater
 Kayla Ratliff
 Tiffany Reeder
 Jessica Scott
 Curtis Sizemore

Daryl Slone
 Joshua Slone
 Shawna Slone
 Roger Smith
 Terry Spears
 Natalie Stewart
 Judy Stump
 Charles J. "C.J." Tackett
 Cheryl Tackett
 Jackie Tackett
 Katie Thacker
 Lisa Thacker
 Zachary Thacker
 Jody L. Thompson
 Miranda M. Thompson
 Betty Tibbs
 Marie Toles
 Stephen K. Trivette
 Nikki Warford-Parker
 Robert L. Watson
 Kristin M. Webb
 Ashley White
 Michael Willis
 Brittany Winburn
 Sharon Yates

Team Success

Hazard Black Gold Office
 Lexington Richmond
 Road Office
 Pikeville Main Office

Tug Valley Office
 Whitesburg Main Office
 Flemingsburg Market
 Hazard Market

Middlesboro Market
 Pikeville Market
 Eastern Region

