no long to Secti Form 4 5 obliga may co <i>See</i> Inst 1(b).	17, 2006 M 5 UNITED this box if er subject on 16. or Form ANI ations ntinue. truction Filed pu Holdings Section 17	NUAL ST. ( ursuant to S (a) of the I	W ATEM OWNE Section Public	<b>IRITIES All ashington, I</b> <b>IENT OF C</b> <b>ERSHIP OF</b> 16(a) of the Utility Hold Investment (	D.C. 20549 HANGES SECURIT Securities ing Compar	IN Β ΓIES Exch	<b>ENEFI</b> ange Ac ct of 193	CIAL et of 1934,	OMB APP OMB Number: Expires: ' Estimated ave burden hours response	3235-0362 January 31, 2005 erage	
1. Name and HALE JE.	l Address of Reporting AN R	e e				Issu	Relationship of Reporting Person(s) to suer (Check all applicable)				
(Last)	(First)	(Middle)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2005				X	X Director 10% Owner X Officer (give title Other (specify below) below)			
PO BOX 2	2947		12/5/1/2005 Chairma					Chairman,	n, President & CEO		
DUZENUU	(Street)	20.47		nendment, Dat Ionth/Day/Year)	e Original		6. Iı	ndividual or Joir (check ;	nt/Group Report	ing	
PIKEVILI	LE, KY 41502	-2947						Form Filed by Or Form Filed by Mo on			
(City)	(State)	(Zip)	Та	ble I - Non-Do	erivative Secu	rities	Acquired	l, Disposed of,	or Beneficially	Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution I any (Month/Day	Date, if	3. Transaction Code (Instr. 8)	ode (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4	<ul> <li>6.</li> <li>Ownership</li> <li>Form:</li> <li>Direct (D)</li> <li>or Indirect</li> <li>(I)</li> <li>(Instr. 4)</li> </ul>	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	01/01/2005	Â		J <u>(1)</u>	181.0933	А	\$ 32.36	72,669.511	1 D	Â	
Common Stock	04/01/2005	Â		J <u>(1)</u>	210.3934	А	\$ 28.06	72,879.904	5 D	Â	
Common Stock	07/01/2005	Â		J <u>(1)</u>	181.3076	А	\$ 32.84	73,061.212	1 D	Â	
Common Stock	10/01/2005	Â		J <u>(1)</u>	186.3782	А	\$ 32.18	73,247.590	3 D	Â	
	12/31/2005	Â		J		А	\$0	11,310.89	Ι		

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Common Stock				766.242 (2)					By: ESOP
Common Stock	12/31/2005	Â	J	1,804.69 (3)	А	\$0	36,152.413	Ι	By: 401(k)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information<br/>contained in this form are not required to respond unless<br/>the form displays a currently valid OMB control number.SEC 2270<br/>(9-02)

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	unt of rlying	8. Price of Derivative Security (Instr. 5)	9. O Se O Eı Is Fi (I
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

## **Reporting Owners**

Reporting Owner Name / Address	Relationships						
	Director	ector 10% Owner Officer		Other			
HALE JEAN R PO BOX 2947 PIKEVILLE, KY 41502-2947	ÂX	Â	Chairman, President & CEO	Â			
Signatures							
Jean R. Hale By: Marilyn T. Justic Attorney-in-Fact	e,		02/07/2006				
<u>**</u> Signature of Reporting Perso	on		Date				

## **Explanation of Responses:**

\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) CTBI Dividend Reinvestment Plan Shares.

These shares were acquired during the fiscal year under the CTBI Employee Stock Ownership Plan at an average price range of \$28.06 to
(2) \$32.84 per share, in transactions that were exempt from Section 16(b) by virtue of old Rule 16a-8(b). The information reported here is based on plan statement dated December 31, 2005.

(3)

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These shares were acquired during the fiscal year under the CTBI 401(k) plan at an average price of \$28.06 to \$32.84 per share, in transactions that were exempted by virtue of old Rule 16a-8(b) and new Rule 16b-3(d)(2). The information reported herein is based on plan statement dated December 31, 2005.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.