HALE JEAN R

Form 4

January 22, 2003

FORM 4

__ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

(Print or Type Responses)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. . . 0.5

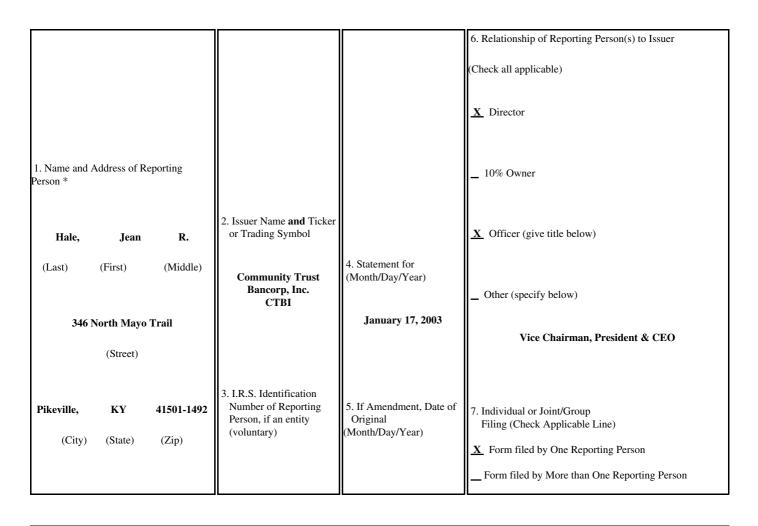


Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Transaction Date	2A. Deemed Execution Date, if any (Month/Day/ Year)	2 Transaction Code	4. Securities Acquired (A) or Disposed of (D)	Owned Following Reported Transaction(s)	Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
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	Code	V	Amount	(A) or (D)	Price		

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	2.			Code	5. Number of Derivative Securities Acquired (A) or Disposed Insaction (D) de (Instr. 3, Expiration Date Securities 4 and 5) (Month/Day/Year) 7. Title and Amount of Underlying Securities (Instr. 3 and 4)			9. Number of Derivative Securities Beneficially	10. Ownership Form of Derivative Securities:						
Derivative Security	Conversion or Exercise Price of Derivative Security	Transaction Date (Month/Day/	3A. Deemed Execution Date, if any (Month/Day/ Year)	Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title		Derivative Security	Owned Following Reported Transaction(s) (Instr. 4)	Direct (D) or Indirect	11. Nat of India Benefic Owners (Instr. 4
Option (1)	\$25.39	01/17/2003		J				01/17/2004	01/17/2013	Common Stock	2,560		2,560	D	
Option (1)	\$25.39	01/17/2003		J				01/17/2005	01/17/2013	Common Stock	2,560		2,560	D	
Option (1)	\$25.39	01/17/2003		J				01/17/2006	01/17/2013	Common Stock	2,560		2,560	D	
Option (1)	\$25.39	01/17/2003		J				01/17/2007	01/17/2013	Common Stock	2,560		2,560	D	

Explanation of Responses:	
(1) Right to buy pursuant to the CTBI 1998 Stock Option Plan.	

/s/ Jean R. Hale 01/21/2003

Date

^{**} Signature of Reporting Person

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.
* If the form is filed by more than one reporting person, <i>see</i> 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).
Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, <i>see</i> Instruction 6 for procedure.
http://www.sec.gov/divisions/corpfin/forms/form4.htm

Last update: 09/05/2002