

**ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT
FOR NONQUALIFIED DEFERRED COMPENSATION PLANS**

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. § 2520.104-23, the following information is provided by the undersigned administrator:

- (1) The name of the employer is: Peoples Bank & Trust Company
- (2) The mailing address of the employer is: 524 Main Street
Hazard, Kentucky 41701
- (3) The Employer Identification Number is: 61-0305640
- (4) The above-named employer maintains a plan (or plans) primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees.
- (5) In addition to plans previously reported, employer has adopted two (2) new plans each of which covers one employee.
- (6) The employer will provide a copy of the agreement(s) to the Secretary of Labor upon request.

By:  CA/VP

(Plan Administrator)

Dated: 2/12, 20003

Please file with the Secretary of Labor by mailing to the following address:

U.S. Department of Labor
Pension and Welfare Benefits Administration
Top Hat Plan Exemption, Room N-5644
200 Constitution Avenue, N.W.
Washington, DC 20210



PEOPLES BANK & TRUST COMPANY

JEFFERY L. SMITH
VICE PRESIDENT AND CHIEF FINANCIAL OFFICER

P.O. BOX 989
HAZARD, KENTUCKY 41701
(606) 456-2161

03/11/03 11:45

February 28, 2003

U.S. Department of Labor
Pension and Welfare Benefits Administration
Top Hat Plan Exemption, Room N-5644
200 Constitution Avenue, N.W.
Washington, DC 20210

Gentlemen:

Please find enclosed two copies of the Alternative Reporting and Disclosure Statement for Nonqualified Deferred Compensation Plans. Please stamp one filed and return to me in the enclosed self-addressed stamped envelope. Thank you for your cooperation regarding this important matter.

Sincerely,
Jeff

Jeffery L. Smith
CFO / VP

Peoples Bank & Trust Co.

PO Box 989

Hazard Kentucky 41702

FIRST CLASS MAIL



Peoples Bank & Trust Company

P. O. Box 989 Hazard, Kentucky 41702

U.S. DEPARTMENT OF LABOR
PENSION & WELFARE BENEFITS ADMIN.
TOP HAT PLAN EXEMPTION, ROOM N-5644
200 CONSTITUTION AVENUE, N.W.
WASHINGTON, DC 20210

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