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COMMONWEALTH OF KENTUCKY
JOHN Y. BROWN III, SECRETARY OF STATE
ANNUAL REPORT
(See Reverse Side for Filing Instructions)

RECORD # 0164121

DUE JUNE 30, 2003

(4) FILING FEE
\$15.00

(1) EXACT CORPORATE NAME AND CURRENT PRINCIPAL OFFICE ADDRESS

PIONEER BANK
P. O. BOX 8, HWY. 31E
CANIMER, KY 42722

RECEIVED

JUN 09 2003

SECRETARY OF STATE
COMMONWEALTH OF KY

(5) STATE OR COUNTRY OF INCORPORATION
KY

(2) THE PRINCIPAL OFFICE ADDRESS IS HEREBY CHANGED TO

[Empty box for principal office address change]

(6) DATE OF INCORPORATION OR DATE AUTHORIZED TO TRANSACT BUSINESS
06/16/1902

(3) CURRENT REGISTERED AGENT AND REGISTERED OFFICE ADDRESS

Changes made to the registered agent or registered office cannot be made on this form. Complete (7) to request a form to be mailed or download form from web site.

AVERY K. MATNEY, JR.
2708 NORTH JACKSON HIGHWAY
CANIMER, KY 42722

(7) MAIL A STATEMENT OF CHANGE OF AGENT OR OFFICE TO

[Empty lines for statement of change of agent or office]

(8) PRINCIPAL OFFICERS If the corporation has previously filed an annual report, verify the names & titles of officers listed below. Please note any additions to or changes in the principal officers and give the address for each person listed. If (6) is blank, type or print the names & business addresses of the current principal officers. If sole officer, please note.

President	Avery K Matney Jr	Address
Vice President	John Bennett Kenneth Kidd	Address
Secretary	Maria Bouvette	Address
		Address
		Address

(9) DIRECTORS Type or print the names and business addresses of the corporation's directors. No listing of directors is verification that the corporation has dispensed with directors. Nonprofit corporations must list three (3) or more directors.

Name	Avery K Matney Jr	Address
Name	David Hawkins	Address
Name	David Pierce	Address
Name	J Chester Porter	Address
	Maria Bouvette	
	Randal Dennison	
	Robert Hensley	

I VERIFY THAT INFORMATION IN THIS ANNUAL REPORT IS CURRENT AS OF THE DATE THIS REPORT IS EXECUTED.

Avery Matney
Signature of Officer or Chairman of the Board

TITLE *President + CEO*

DATED *5-29-03*