JENKINS WILBUR Form 4 April 17, 2003

U.S. SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Section 3	U(h) of the Investment	Company Act of 1940
[_] Check box if no lone may continue. See In		n 16. Form 4 or Form 5 obligation
1. Name and Address of	Reporting Person*	
JENKINS	WILBUR	MANNING
(Last)	(First)	(Middle)
109 LEE DRIVE		
	(Street)	
GEORGETOWN	KENTUCKY	40324
(City)	(State)	(Zip)
2. Issuer Name and Tic	ker or Trading Symbol	
PREMIER FINANCIAL BANG	CORP, INC. (PFBI)	
3. IRS Identification	Number of Reporting Pe	rson, if an Entity (Voluntary)
4. Statement for Month	/Day/Year	
JANUARY 16, 2003		
5. If Amendment, Date	of Original (Month/Day,	Year)
6. Relationship of Repo	orting Person to Issue le)	c
<pre>[X] Director [_] Officer (give)</pre>	title below)	<pre>[_] 10% Owner [_] Other (specify below)</pre>

7. Individual or Joint/Grou [X] Form filed by one F [_] Form filed by more	Reporting Person		Line)				
Table I Non-Der	rivative Securities Acquired, or Beneficially Owned		Dispos	ed of,			
1. Title of Security (Instr. 3)		if any			4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		
	2. Transaction Date (mm/dd/yy)		(Instr. 8)		(A) or (D)	Price	
					02 500		
PFBI COMMON PFBI COMMON	01/16/03 01/16/03				82,500 82,500		
					.======		
* If the Form is filed by $4(\mbox{b})(\mbox{v})$.	more than one F	Reporting Pe	erson,	see I	Instruction		

(Print or Type Response)

Reminder: Report on a separate line for each class of securities beneficially

owned directly or indirectly.

(Over)

FORM 4 (continued)

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) ______ 2. 7. 5. Conver-Title and Number of sion Amount Explanation of Responses: (1) Gift to spouse who shares reporting person's household. /s/ Wilbur M. Jenkins 4/16/03 _____ Date **Signature of Reporting Person

^{**} 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 provided is insufficient, see Instruction 6 for procedure.

Page 2