

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
Schedule 13G
Under the Securities Exchange Act of 1934
Amendment No. 3

Kentucky Investors, Inc.

(Name of Issuer)

Common Stock

(Title of Class of Securities)

491332102

(CUSIP Number)

Check the following box if a fee is being paid with this statement
CUSIP No.

- 1) Names of Reporting Persons S.S. or I.R.S. Identification Nos. of above persons
PNC Bank Corp. 25-143-5979
- 2) Check the Appropriate Box if a Member of a Group (See Instructions)
 - a)
 - b)
- 3) SEC USE ONLY
- 4) Citizenship or Place of Organization Pennsylvania

Number of Shares Beneficially Owned By Each Reporting Person With	5) Sole Voting Power	32,559
	6) Shared Voting Power	0
	7) Sole Dispositive Power	0
	8) Shared Dispositive Power	18,229
9) Aggregate Amount Beneficially Owned by Each Reporting Person		32,559
10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)		
11) Percent of Class Represented by Amount in Row (9)		4.01
12) Type of Reporting Person (See Instructions)		HC

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CUSIP No.

- 1) Names of Reporting Persons S.S. or I.R.S. Identification Nos. of
above persons
PNC Bank, Kentucky, Inc.
- 2) Check the Appropriate Box if a Member of a Group (See Instructions)
 - a)
 - b)
- 3) SEC USE ONLY
- 4) Citizenship or Place of Organization Kentucky

Number of Shares	5) Sole Voting Power	32,559
Beneficially Owned		
By Each Reporting	6) Shared Voting Power	0
Person With		
	7) Sole Dispositive Power	0
	8) Shared Dispositive Power	18,229
9) Aggregate Amount Beneficially Owned by Each Reporting Person		32,559
10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)		
11) Percent of Class Represented by Amount in Row (9)		4.01
12) Type of Reporting Person (See Instructions)		BK

Item 4 - Ownership:

(a) Amount Beneficially Owned:	32,559
(b) Percent of Class:	4.01
(c) Number of shares to which such person has:	
(i) sole power to vote or to direct the vote	32,559
(ii) shared power to vote or to direct the vote	0
(iii) sole power to dispose or to direct the disposition of	0
(iv) shared power to dispose or to direct the disposition of	18,229

Item 10 - Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purposes or effect.

Signature.

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 14, 1994

Date

Signature

/s/ Richard D. Whitty, Vice President

Name/Title

Date

Signature

Name/Title

Item 10 - Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purposes or effect.

Signature.

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 14, 1994

Date

Signature

/s/ Michelle A. O'Donnell, Assistant Vice President and
Assistant Regulatory Counsel

Name/Title

Date

Signature

Name/Title
