OHIO VALLEY BANC CORP
Form 5
February 12, 2003

1. Name and Address of Reporting Person
   Howe, Harold A.
   408 Redondo Drive
   Jackson, OH 45640
2. Issuer Name and Ticker or Trading Symbol
   Ohio Valley Banc Corp. (OVBC)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year
   12/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
   (X) Director ( ) 10% Owner
   (X) Officer (give title below) ( ) Other (specify below)
   Vice President of OVBC
7. Individual or Joint/Group Filing (Check Applicable Line)
   (X) Form filed by One Reporting Person
   ( ) Form filed by More than One Reporting Person

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

1. Title of Security	2. Transaction Date (Month/Day/Year)	2A. Execution Date (Month/Day/Year)	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D)			5. Amount Securities Beneficially Owned Following Year
				Amount	A/D	Price	
Common Stock	12/31/2002		T	150.7587	A	$20.6050	5484.8
Common Stock							0
Common Stock							100
Common Stock							100
common stock - with Wife							5488.3
common stock with children							0

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Execution Date (Month/Day/Year)	4. Transaction Code	5. Number of Derivative Securities Acquired(A) Disposed(D)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

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Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ Harold A. Howe

DATE
02/12/2003