

OHIO VALLEY BANC CORP  
 Form 4  
 February 19, 2003

1. Name and Address of Reporting Person  
 Bowman, Phil A.  
 P.O. Box 408  
 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/Day/Year  
 02/19/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
 Director                       10% Owner  
 Officer (give title below)    Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)  
 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. Trans- action Date (Month/ Day/ Year)	2A.Execu- tion Date (Month/ Day/ Year)	3. Trans- action Code		4. Securities Acquired (A) or Disposed of (D)			5. Amo Securi Benefi Owned Follow Report Transa
			Code	V	Amount	A/D	Price	
Common Stock	02/15/2003		R	V	24.3089	A	\$22.1939	26947.
Common Stock	02/15/2003		R	V	6.2752	A	\$22.1939	825.51
Common Stock	02/15/2003		R	V	10.361	A	\$22.1939	1363.0
Common Stock								0
Common Stock	02/15/2003		R	V	13.7024	A	\$22.1939	
Common Stock	02/15/2003		J	V	135.1723	A	\$22.1939	1937.7