

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- action 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	