

OHIO VALLEY BANC CORP
 Form 4
 January 16, 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
 01/21/2003
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. Transaction Date (Month/Day/Year)	2A. Execution Date (Month/Day/Year)	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D)	5. Amount or Price	6. A/D	7. Price	8. Reportable Transaction
Common Stock					26923.			
Common Stock					819.23			
Common Stock					1352.6			
Common Stock					0			
Common Stock					1788.8			
common stock - E Jones & Co					8690.4			
common stock - E Jones & Co	01/16/2003		J	V	73.7559	A	\$21.3265	9526.4