

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. 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					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