

OHIO VALLEY BANC CORP

Form 4

November 14, 2002

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/Day/Year  
 11/14/2002
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)  
 Vice President of OVBC
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-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 2A.Execu-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 3. Trans-<br>action<br>Code | 4. Securities Acquired (A)<br>or Disposed of (D)<br>Code   V   Amount   A/D   Price | 5. Amo<br>Securi<br>Benefi<br>Owned<br>Follow<br>Report<br>Transa |
|----------------------|---|---|-----------------------------|---|---|
| Common Stock         |   |   |                             |   | 5334.1  |
| Common Stock         | 11/12/2002  |   | J V                         | 95 A \$20.4000  |   |