

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)  
(X) Director ( ) 10% Owner  
(X) Officer (give title below) ( ) Other (specify below)  
Vice President of OVBC
- 7. Individual or Joint/Group Filing (Check Applicable Line)  
(X) 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) Amount A/D Price	5. Amo Securi Benefi Owned Follow Report Transa
Common Stock			J	V 95	A \$20.4000
Common Stock	11/12/2002				5334.1