

OHIO VALLEY BANC CORP

Form 4

February 19, 2003

1. Name and Address of Reporting Person  
Smith, Jeffrey E.  
20 Cedar Street  
Gallipolis, OH 45631
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)  
(X) Director ( ) 10% Owner  
(X) Officer (give title below) ( ) Other (specify below)  
President and CEO 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	02/15/2003		R V	32.6139 A \$22.1939	
Common Stock	02/15/2003		J V	313.2487 A \$22.1939	4603.6