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MARTIN JAMES RICHARD Form 5 07 0000 Februa FO

February 07, 2006											
FORM 5					OMB AF	PROV	۹L				
	UNITED) STATES	S SECURITIES AND EXCHANGE (COMMISSION	OMB Number:	3235	-0362				
Check this box if no longer subject to Section 16.			Washington, D.C. 20549	Expires:	Janua	ry 31, 2005					
Form 4 or Form 5 obligations may continue.	AN	Estimated average burden hours per response		1.0							
1(b).	Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported Form 4 30(h) of the Investment Company Act of 1940 Transactions										
1. Name and Address of Reporting Person <u>*</u> MARTIN JAMES RICHARD			2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Issuer	Reporting Person(s) to						
(Last) (F	ëirst)	(Middle)	MVB FINANCIAL CORP [MVBF] 3. Statement for Issuer's Fiscal Year Ended		heck all applicable)						
301 VIRGINIA AVENUE			(Month/Day/Year) 12/31/2005	X Director X Officer (give below) Pres	title 10% below) ident & CEO						
(S	treet)		4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joi	int/Group Repo	orting					

(check applicable line)

FAIRMONT, WVÂ 26554-2777

X Form Filed by One Reporting Person ____ Form Filed by More than One Reporting Person

(City)	(State) (Zip) Table	e I - Non-Deri	vative Sec	curitie	s Acqui	ired, Disposed o	f, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securi Acquired Disposed (Instr. 3, Amount	d (A) of d of (D 4 and (A) or))	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	Â	Â	Â	Â	Â	Â	29,772	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	2,520	Ι	Owned by spouse, Shirley L. Martin

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 2270 (9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)				ate	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. De Se (I1
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Common Stock	\$ 16	Â	Â	Â	Â	Â	(1)	10/01/2015	Common Stock	20,160	
Common Stock	\$ 11	Â	Â	Â	Â	Â	(2)	09/16/2010	Common Stock	1,500	
Common Stock	\$ 11	Â	Â	Â	Â	Â	(3)	08/01/2010	Common Stock	7,500	

Reporting Owners

Reporting Owner Name / Address	Relationships							
FB	Director	10% Owner	Officer	Other				
MARTIN JAMES RICHARD 301 VIRGINIA AVENUE FAIRMONT, WV 26554-2777	ÂX	Â	President & CEO	Â				
Signatures								

James R. Martin by Lisa J. Wanstreet, 02/07/2006 POA

**Signature of Reporting Person

Date

Explanation of Responses:

If the form is filed by more than one reporting person, see Instruction 4(b)(v). *

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) MVB Stock Option- 1/5 of the option becomes exercisable on 07/01/06, 07/01/07, 07/01/08, 07/01/09 and 07/01/10, respectively

(2) MVB Stock Option-1/4 of the option becomes exercisable on 01/01/02, 01/01/03, 01/01/04 and 01/01/05, respectively

(3) MVB Stock Option - 1/4 of the option becomes exercisable on 01/01/01, 01/01/02, 01/01/03 and 01/01/04, respectively

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.