OHIO VALLEY BANC CORP Form 5 February 12, 2003 1. Name and Address of Reporting Person Liberatore, Mario P. 902 Main Street Pt. Pleasant, WV 25550 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/Year 12/2002 5. If Amendment, Date of Original (Month/Year) 6. Relationship of Reporting Person(s) to Issuer (Check all applicable) () 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- |2A.Execu- |3. Trans- |4. Securities Acquired (A)|5. Amo | action | action | action | or Disposed of (D) |Securi Date | Date | Code | | (Month/ | (Month/ | Day/IIIIIIIIWDay/I+-----+YearYear)IIAmountIA/DIPrice _____+ Common Stock Common Stock 12/31/2002 T 210.258 A \$20.6050 560.56 Common Stock common stock - with Wife TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned .

+	-+	+	+	+	+	+		+	
11.	2.	3.	3A.	4.	5.	16.		7.	
	I	1						1	
		1						1	
		1	1					1	
		1	1					Title a	nd Amount
				I				of Unde	rlying
	Conver-	Trans-	Execu-		Number of			Securit	ies
	sion or	action	tion		Derivative	Date Exerc	isable	+	+
	Exercise	Date	Date	I	Securities	and Expira	tion Date	1	Amount
	Price of	1	1	Transac-	Acquired(A)	(Month/Day	/Year)	1	lor
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+	+	+	Number
Derivativ	e ative	Day/	Day/	1	+	+Date Exer-	Expira-	1	of
Security	Security	Year)	Year)	I	(A) (D)	cisable	tion Date	Title	Shares
+	-+	+	+	+	++	+	+	+	+

Explanation of Responses:

|Benefi

|Owned

|Follow

105.00

94.503

382.91

SIGNATURE OF REPORTING PERSON /s/ Mario P. Liberatore

DATE 02/12/2003