

OHIO VALLEY BANC CORP

Form 4

December 16, 2002

1. Name and Address of Reporting Person
Saunders, Brent A.
330 Third Ave
Gallipolis, OH 45631-1106
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
12/17/2002
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
(X) Director () 10% Owner
() Officer (give title below) () Other (specify below)
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- tion Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Code V Amount A/D Price	5. Amo Securi Benefi Owned Follow Report Transa
Common Stock					1830.9
Common Stock					349.75
Common Stock					126.89
Common Stock	12/13/2002		P V	25.5 A \$20.8100	25.5
common stock - with Wife					1445.3

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.	2.	3.	3A.	4.	5.	6.	7.
Title of Derivative Security	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	Disposed (D)	Date Exer- cisable and Expiration Date	Title and Amount of Underlying Securities Amount or Number of Shares
	Conver- sion or Exercise Price of	Trans- action Date	Execu- tion Date			Number of Derivative Securities (A) (D)	Date Exer- cisable and Expiration Date

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Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ Brent A. Saunders

DATE
12/16/2002