

OHIO VALLEY BANC CORP  
Form 4  
November 16, 2004

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
SAUNDERS BRENT A

2. Issuer Name and Ticker or Trading Symbol  
OHIO VALLEY BANC CORP  
[OVBC]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
420 3RD AVE., P.O. BOX 240  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
11/16/2004

Director  10% Owner  
 Officer (give title below)  Other (specify below)

GALLIPOLIS, OH 456310240

(City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 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 (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) |         |        | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |                |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---------|--------|---|--|-----------------------------------|----------------|
|                                 |                                      |  |                                | Code  | V       | Amount |   |  |                                   | (A) or (D)     |
| Common Stock                    | 11/16/2004                           |  | J(1)                           | V   | 11.5568 | A      | \$ 31.5761  | 1,932.1828   | D                                 |                |
| Common Stock                    | 11/16/2004                           |  | J(1)                           | V   | 0.801   | A      | \$ 31.5761  | 133.9108   | I                                 | By BAS c/f BAS |
| Common Stock                    | 11/16/2004                           |  | J(1)                           | V   | 2.2077  | A      | \$ 31.5761  | 369.0973   | I                                 | By BAS c/f CMS |
| Common Stock - w/Wife           | 11/16/2004                           |  | J(1)                           | V   | 10.3632 | A      | \$ 31.5761  | 1,732.622  | D                                 |                |
| Common Stock                    |                                      |  |                                |   |         |        |   | 116  | I                                 | By IRA         |

|              |      |   |                                   |
|--------------|------|---|-----------------------------------|
| Common Stock | 25.5 | I | Investments Unlimited Partnership |
|--------------|------|---|-----------------------------------|

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

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(9-02)

**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) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Nu |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|-------|
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|-------|

  

|                | Date Exercisable | Expiration Date | Title | Amount or Number of Shares |
|----------------|------------------|-----------------|-------|----------------------------|
| Code V (A) (D) |                  |                 |       |                            |

## Reporting Owners

| Reporting Owner Name / Address   | Relationships |           |         |       |
|--|---------------|-----------|---------|-------|
|  | Director      | 10% Owner | Officer | Other |
| SAUNDERS BRENT A<br>420 3RD AVE.<br>P.O. BOX 240<br>GALLIPOLIS, OH 456310240 |               | X         |         |       |

## Signatures

By: Deborah A. Carhart - Power of Attorney  
Date: 11/16/2004

\_\_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) Shares acquired through OVBC's Dividend Reinvestment Plan (DRIP).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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