

PROXY VOTING INSTRUCTIONS

Shareholders of record have three ways to vote by proxy:

By Internet

Go to www.cleartrustonline.com/ovbc. Have your 12-digit Control Number available and follow the instructions. You will incur only your usual Internet access charges.

By Phone - 1-813-235-4490

By Mail

Mark, sign and date this proxy on the reverse side and return in the enclosed envelope to: Stock Transfer Agent, ClearTrust LLC, 16540 Pointe Village Drive, Suite 205, Lutz, FL 33558-9909.

Please note that the last instruction received, whether by Internet, phone, or mail, will be the instruction counted.

Important Notice Regarding the Availability of Proxy Materials for the Shareholder Meeting to be held on May 15, 2024

The Proxy Statement, sample proxy card and Annual Report to Shareholders for the 2024 Annual Meeting are available on the Company's website at www.ovbc.com/proxymaterials.

To obtain directions to attend the Annual Meeting and vote in person, please call Melissa P. Wooten, Assistant Vice President, Shareholder Relations Manager and Trust Officer, at 1-800-468-6682 or 1-740-578-3287.

OHIO VALLEY BANC CORP. PROXY FOR ANNUAL MEETING OF SHAREHOLDERS TO BE HELD ON MAY 15, 2024

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned holder(s) of common shares of Ohio Valley Banc Corp. (the "Company") hereby appoints David W. Thomas, Larry E. Miller II, and Tom R. Shepherd, and each of them, with full power of substitution, as true and lawful attorneys and proxies of the undersigned to vote all of the common shares of the Company that the undersigned is entitled to vote at the Annual Meeting of Shareholders of the Company, to be held on Wednesday, May 15, 2024 at 5:00 p.m., Eastern Daylight Saving Time, and at any adjournment(s) thereof, as follows:

1.	To elect the following four (4) directors to the Board of Directors for a term expiring in 2027:						
	Anna P. Barnitz	☐ Vote For	☐ Withhold Authority to Vote				
	Brent R. Eastman	☐ Vote For	☐ Withhold Authority to Vote				
	Edward B. Roberts	☐ Vote For	☐ Withhold Authority to Vote				
	Thomas E. Wiseman	☐ Vote For	☐ Withhold Authority to Vote				
2.	To approve, in a non-binding vote, the compensation of the Company's named executive officers.			FOR	AGAINST	ABSTAIN	
3.	To ratify the selection of Plante & Moran, PLLC as the Company's independent registered public accounting firm for the fiscal year ending December 31, 2024.			FOR	AGAINST	ABSTAIN	
4.	. The individuals designated to vote this proxy are authorized to vote in their discretion upon any other matter which properly comes before the Annual Meeting or any adjournment thereof.						
THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE ELECTION OF THE FOUR NOMINEES LISTED IN ITEM 1, WHO HAVE BEEN NOMINATED BY THE BOARD OF DIRECTORS, "FOR" ITEM 2, AND "FOR" ITEM 3.							
WHERE A CHOICE IS INDICATED, THE SHARES REPRESENTED BY THIS PROXY WILL BE VOTED OR NOT VOTED AS SPECIFIED. UNLESS INSTRUCTIONS TO THE CONTRARY ARE GIVEN, THE COMMON SHARES REPRESENTED BY THIS PROXY WILL BE VOTED "FOR" THE ELECTION OF THE NOMINEES LISTED ABOVE AS DIRECTORS OF THE COMPANY, "FOR" THE APPROVAL OF THE COMPENSATION OF THE COMPANY'S NAMED EXECUTIVE OFFICERS, AND "FOR" THE RATIFICATION OF THE SELECTION OF PLANTE & MORAN, PLLC AS THE COMPANY'S INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM FOR THE 2024 FISCAL YEAR. IF ANY OTHER MATTERS ARE PROPERLY BROUGHT BEFORE THE ANNUAL MEETING OR ANY ADJOURNMENT THEREOF OR IF A NOMINEE FOR ELECTION AS A DIRECTOR NAMED IN THE PROXY STATEMENT IS UNABLE TO SERVE OR FOR GOOD CAUSE WILL NOT SERVE, THE COMMON SHARES REPRESENTED BY THIS PROXY WILL BE VOTED IN THE DISCRETION OF THE INDIVIDUALS DESIGNATED TO VOTE THIS PROXY, TO THE EXTENT PERMITTED BY APPLICABLE LAW, ON SUCH MATTERS OR FOR SUCH SUBSTITUTE NOMINEE(S) AS THE DIRECTORS MAY RECOMMEND.							
ALL PROXIES PREVIOUSLY GIVEN BY THE UNDERSIGNED ARE HEREBY REVOKED.							
Please sign exactly as your name appears hereon. All joint owners should sign. When signing as Attorney, Executor, Administrator, Trustee, or Guardian, please give full title as such. If the shareholder is a corporation, please sign the full corporate name by authorized officer. If the shareholder is a partnership, please sign in partnership name by authorized person.							
Sha	reholder Signature	Date	Shareholder Signature (Joint Owne	ers)	Date	
	IF YOU WISH TO PROVIDE YOUR INSTRUCTIONS TO VOTE VIA THE INTERNET OR BY PHONE						

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PLEASE READ THE INSTRUCTIONS ON THE REVERSE SIDE