

April 26, 2011

Dear Fellow Shareholder:

Ohio Valley Banc Corp. made available to its shareholders on April 1, 2011, a proxy statement for its Annual Meeting of Shareholders being held on May 11, 2011. While the proxy statement contained statements with respect to loans made by us to directors, executive officers and other related persons, it was our intention to include certain additional language in the proxy statement with respect to such loans, which language inadvertently was not included. We therefore wish to inform you of the following, which supplements the proxy statement under the heading "CERTAIN RELATIONSHIPS AND RELATED TRANSACTIONS":

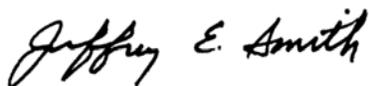
All loans by the Bank in which a "related person," within the meaning of Item 404(a) of Regulation S-K of the SEC, had or will have a direct or indirect material interest since the beginning of fiscal year 2010 (a) were not disclosed as nonaccrual, past due, restructured or potential problems; (b) were made in the ordinary course of business; (c) were made on substantially the same terms, including interest rates and collateral, as those prevailing at the time for comparable loans with persons not related to the lender; and (d) did not involve more than the normal risk of collectability or present other unfavorable features.

We apologize for the omission.

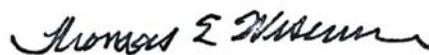
If you have not yet submitted a proxy for the Annual Meeting, we urge you to do so now so that your vote can be counted. You may complete, sign and mail the proxy card mailed to you recently or submit your proxy via the internet by going to [www.ovbc.com](http://www.ovbc.com) and clicking on the "Proxy Voting" button. You will need your unique "Control Number" shown on your proxy card. Just follow the instructions on your screen. You can view the proxy materials on our website at [www.ovbc.com/go/proxyinfo](http://www.ovbc.com/go/proxyinfo). If you have any questions, please call Deborah A. Carhart at 1-800-468-6682, ext. 365, or 1-740-446-2631.

We hope to see you at the Annual Meeting on May 11! Hors d'oeuvres and beverages will be available at 4:00 p.m., and the meeting starts at 5:00 p.m.

Sincerely,



Jeffrey E. Smith  
Chairman and  
Chief Executive Officer



Thomas E. Wiseman  
President and  
Chief Operating Officer