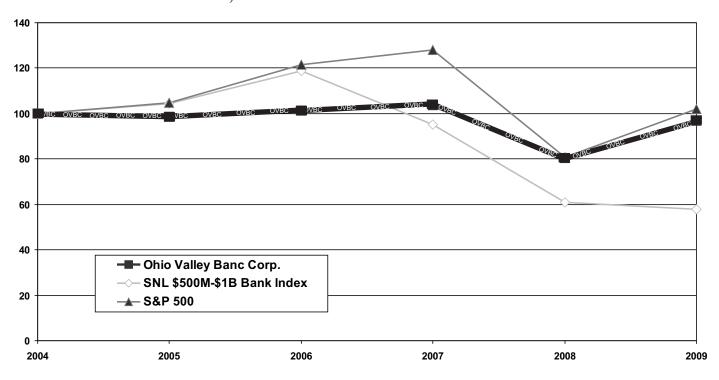
Performance

Total Return Performance

Year ended December 31, 2009



This is a comparison of five-year cumulative total returns among Ohio Valley Banc Corp.'s common shares, the S & P 500 Index, and SNL \$500 Million-\$1 Billion Bank Asset-Size Index. The SNL Index represents stock performance of 85 of the nation's banks located throughout the United States with total assets between \$500 Million and \$1 Billion (including Ohio Valley Banc Corp.) Calculations are based on an investment of \$100 on December 31, 2004 and assumes reinvestment of dividends.

| | | Period Ending | | | | |
|----------------------------|----------|---------------|----------|----------|----------|----------|
| <u>Index</u> | 12/31/04 | 12/31/05 | 12/31/06 | 12/31/07 | 12/31/08 | 12/31/09 |
| Ohio Valley Banc Corp. | 100.00 | 98.48 | 101.31 | 103.86 | 80.38 | 96.97 |
| SNL \$500M-\$1B Bank Index | 100.00 | 104.29 | 118.61 | 95.04 | 60.90 | 58.00 |
| S&P 500 | 100.00 | 104.91 | 121.48 | 128.16 | 80.74 | 102.11 |

Annual Report on Form 10-K

A copy of the company's annual report on Form 10-K, as filed with the Securities and Exchange Commission, will be forwarded without charge to any stockholder upon written request to: Ohio Valley Banc Corp., Attention: Larry E. Miller, Secretary, P.O. Box 240, Gallipolis, OH 45631. The annual report and proxy statement are also available on the company's Web site, www.ovbc.com.

E-mail: investorrelations@ovbc.com

Contact Information

Ohio Valley Banc Corp.
420 Third Avenue, P.O. Box 240, Gallipolis, Ohio 45631
740.446.2631 or 800.468.6682 Web: www.ovbc.com