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OHIO VALLEY BANC CORP Form 8-K July 15, 2005

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

FORM 8-K

CURRENT REPORT

Pursuant To Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 15, 2005

OHIO VALLEY BANC CORP

(Exact name of registrant as specified in its charter)

Ohio

(State or other jurisdiction of incorporation)

0-20914

31-1359191

(Commission File Number) (IRS Employer Identification No.)

420 Third Avenue, Gallipolis, Ohio 45631

(Address of principal executive offices) (Zip code)

Registrant's telephone number, including area code: (740) 446-2631

Not Applicable

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Exhibit Index at Page 4.

Item 2.02 - Results of Operations and Financial Condition

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On July 15, 2005, Ohio Valley Banc Corp. (the "Company"), issued a press release announcing financial results for the second quarterly period and year-to-date period ended June 30, 2005. A copy of the press release is furnished with this Form 8-K as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 - Financial Statements and Exhibits

- (a) Not applicable
- (b) Not applicable
- (c) Exhibits The following exhibit is being filed with this Current Report on Form 8-K:

Exhibit No. Description

99.1 Press release issued by Ohio Valley Banc Corp. on July 15, 2005.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

OHIO VALLEY BANC CORP.

Date: July 15, 2005 By /s/ Jeffrey E. Smith

Jeffrey E. Smith, President and Chief Executive Officer

EXHIBIT INDEX

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Exhibit Number Description

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Corp. on July 15, 2005.