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): August 19, 2003

Belmont Bancorp.

 $(Exact\ Name\ of\ Registrant\ as\ Specified\ in\ its\ Charter)$

Ohio (State or Other 0-12724 (Commission File Number) 34-1376776 (I.R.S. Employer

Jurisdiction of Incorporation)

Identification No.)

325 Main Street, Bridgeport, Ohio (Address of Principal Executive Offices)

43912 (Zip Code)

Registrant s Telephone Number, Including Area Code: (740) 695-3323

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NO CHANGE

(Former Name or Former Address, if Changed Since Last Report)

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ITEM 5.	Other	Events	and	Regulation	FD	Disclosure.

On August 19, 2003 Belmont Bancorp. issued a press release announcing a special cash dividend payable on September 15, 2003 to shareholders of record as of August 29, 2003. A copy of this press release is attached as Exhibit 99.1 and incorporated herein by reference.

ITEM 7. Financial Statements and Exhibits.

(c) Exhibits

99.1 Press Release issued by Belmont Bancorp., dated August 19, 2003

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 hereunto duly authorized.

BELMONT BANCORP.

(Registrant)

/s/ JANE R. MARSH

Jane R. Marsh

Chief Financial Officer

Dated: August 20, 2003