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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

O Check this box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue.
See Instruction 1(b)

•		Name and Address of Reporting Person* (Last, First, Middle)				er Name and Ticker or ling Symbol	3.	Person, if an entity (Voluntary) 163-32-4105			
	Gurgovits, Stephen J.				F.N.I	B. Corporation (FBAN)					
						ement for (Month/Day/Year)	5.				
	591 Buhl E	591 Buhl Boulevard			12/31	1/2002					
		(Street)		6.		tionship of Reporting Person(s) to er (Check All Applicable)	7.	Individual or Joint/Group Filing (Check Applicable Line)			
	Sharon, PA	16146		_	X	Director _O 10% Owner		X	Form filed by One Reporting Person		
	(City)	(State)	(Zip)		x	Officer (give title below)		0	Form filed by More than One Reporting		
					o	Other (specify below)			Person		
						Vice Chairman					

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* instruction 4(b)(v).

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Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	2a.	Deemed Execution Date, if any. (Month/Day/Year)	3.	Transaction Code (Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5.	Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	6.	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)
						Code V A	(A) or Amoun(D) Prid	ce					
COMMON									12680.000		D		
COMMON									4572.341 (1)		D		
COMMON									8507.703 (2)		D		
COMMON									7625.000		I		BY WIFE
COMMON									423.000		I		BY WIFE
COMMON									280.000		D		
COMMON									14687.782 (3)		I		BY TRUST (DEFERRI PLAN)

 $\begin{tabular}{ll} \textbf{Table II} & \textbf{Derivative Securities Acquired, Disposed of, or Beneficially Owned} \\ & (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

Title of Derivative Security (Instr. 3)	2.	Conversion or Exercise Price of Derivative Security	3.	Transaction Date (Month/Day/Year)	Deemed Execution 4 Date, if any (Month/Day/Year)	(Fransaction Code Instr. 8)	Securities	(A) or Disposed
						(Code V	(A)	(D)
STOCK OPTIONS (GRANTED 01/03/1994)		9.67		(4)					

 $\begin{tabular}{ll} \textbf{Table II} & \textbf{Derivative Securities Acquired, Disposed of, or Beneficially Owned} & \textbf{Continued} \\ & (\textit{e.g.}, \textit{puts}, \textit{calls}, \textit{warrants}, \textit{options}, \textit{convertible securities}) \\ \end{tabular}$

6. Date Exercisable and Expiration Date (Month/Day/Year)		7.	Title and An of Underlyin (Instr. 3 and	ng Securities	Price of 9. Derivative Security (Instr. 5)	Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10.	Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11.	Nature of Indirect Beneficial Ownership (Instr. 4)
Date Exercisable	Expiration Date		Title	Amount or Number of Shares						
IMMED	01/03/2004		COMMON STOCK	7751		7571		D		
IMMED	01/20/2005		COMMON STOCK	10338		10338		D		
IMMED	01/30/2006		COMMON STOCK	19696		19696		D		
IMMED	01/26/2007		COMMON STOCK	17263		17263		D		
(5)	01/18/2008		COMMON STOCK	15946		15946		D		
(5)	01/24/2009		COMMON STOCK	39043		39043		D		
04/30/2000	04/29/2009		COMMON STOCK	408		408		D		
(5)	01/23/2010		COMMON STOCK	41791		41791		D		
01/24/2001	01/23/2010		COMMON STOCK	1334		1334		D		

(1) Includes 30.523 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.										
(2) Includes 66.514 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.										
(3) Shares held in trust and deferred under the F.N.B. Corporation Directors' Compensation Plan. Includes 114.830 shares deferred under the F.N.B. Corporation Dividend Reinvestment Plan.										
(4) No transaction since date of last report; included solely to indicate current beneficial ownership.										
(5) Options vest over a five year period, 20% each year on anniversary of grant date.										
**Signature of Reporting Date Person										
** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).										
Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.										

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	Address of Reast, First, Midd		2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reportin Person, if an entity (Voluntary)				
Gurgovits, Stephen J.				F.N.B. Corporation (FBAN)		163-32-4105				
			4.	Statement for (Month/Day/Year)	5.	If Amendment, Date of Original (Month/Day/Year)				
591 Buhl B	591 Buhl Boulevard			12/31/2002						
	(Street) Sharon, PA 16146		6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Filing (Check Applicable Line)				
Sharon, PA			_	X Director O 10% Owner		x	Form filed by One Reporting Person			
(City)	(State)	(Zip)		X Officer (give title below)		0	Form filed by More than One Reporting			
				Other (specify below)			Person			
				Vice Chairman						

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* instruction 4(b)(v).

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Title of Security (Instr. 3)	Transaction Date (Month/Day/Year)	2a. Deemed Ex Date, if any (Month/Day)	Transaction Code (Instr. 8)	Securities Ad or Disposed (Instr. 3, 4 am	of (D)	(A)	5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Natur Indire Benef Owne (Instr.
			Code V	Amount	(A) or (D)	Price			
COMMON	(1)		A	526.3349	A	27.4354	1556.4075	I	BY TF (401K
COMMON	(1)		A	486.2134	A	(2)	3776.6757	I	BY TF (401K
COMMON							69.200 (3)	I	CUST DAUC
COMMON							518.000	D	

Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative 2. Conversion or 3a. Deemed Execution 4. Transaction 5. Number of Derivative 3. Transaction Security Exercise Date Date, if any Code Securities (Instr. 3) **Price of Derivative** (Month/Day/Year) (Month/Day/Year) (Instr. 8) Acquired (A) or Disposed of Security **(D)** (Instr. 3, 4 and 5) Code V **(D) (A)** STOCK OPTIONS (GRANTED 20.66 (4) 01/22/2001

Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

6.	Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)			8.	Price of 9. Derivative Security (Instr. 5)	Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10.	Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11.	Nature of Indirect Beneficial Ownership (Instr. 4)
	Date Exercisable	Expiration Date		Title	Amount or Number of Shares							
	(5)	01/22/2011		COMMON STOCK	42950			42950		D		
	01/23/2002	01/22/2011		COMMON STOCK	1472			1472		D		
	(5)	01/20/2012		COMMON STOCK	26347			26347		D		
	01/21/2003	01/20/2012		COMMON STOCK	1269			1269		D		
	(7)			COMMON STOCK	4042			4042 (8)		I		INTEREST IN PLAN

Explanation of Responses:

- (1) Transactions under exempt 401(k) Plan during 2002.
- (2) Represents employer matching contributions pursuant to exempt 401(k) Plan.

- (3) Includes .541 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
- (4) No transactions since date of last report; included solely to indicate current beneficial ownership.
- (5) Options vest over a five year period, 20% each year on anniversary of grant date.
- (6) Represents credit under supplemental retirement plan for employer matching stock contributions which reporting person was prevented from receiving under exempt 401(k) Plan.
- (7) Upon entitlement to amounts under 401(k) Plan.
- (8) Includes 32.0099 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.

/s/ Stephen J. Gurgovits	12/31/2002
**Signature of Reporting Person	Date

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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