FNB CORP/FL/ Form 4 January 24, 2003

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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

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

1.	Name and Address of Reporting Person* (<i>Last, First, Middle</i>) Hale, Kevin C.				Issuer Name and Ticker or Trading Symbol					I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)					
					F.N.B	. Corporation	(FBA	N)		264-77-6581					
	PMB 334 2	2614 N Tamiam	4.	Stater	ment for (Mon	nth/Da	vy/Year)	5.	If Amendment, Date of Original (<i>Month/Day/Year</i>)						
					01/20	/2003									
	(Street)				Relationship of Reporting Person(s) to Issuer (<i>Check All Applicable</i>)					Individual or Joint/Group Filing (Check Applicable Line)					
	Naples, FL	34103-4409			0	Director	0	10% Owner		X	Form filed by One Reporting Person				
	(City)	(State)	(Zip)		x	Officer (gi	ve title	e below)		0	Form filed by More than One Reporting				
					0	Other (spec	cify be	elow)			Person				
						Executive Chief Oper		President & Officer							

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).

	Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned													
1.	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) or Amount(D) Price						
	COMMON									1309.0966		I		BY TRUST (401(k) PLAN)
				-										
							Page 2							
							i age 2							

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

1. Title of Derivative Security (Instr. 3)	2.	Conversion or Exercise Price of Derivative Security	3.	Transaction Date (Month/Day/Year)		Deemed Execution Date, if any (<i>Month/Day/Year</i>)	 Transaction Code (Instr. 8)	5.	Securities	(A) or Dispos	
							Code V		(A)	(D)	
STOCK OPTIONS (GRANTED 03/06/2000)		17.20		(1)							
					Page	e 3					

6.	Date Exercis Expiration D (Month/Day/2	ate	7.	Title and An of Underlyin (Instr. 3 and -	g Securities	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							
	(2)	03/06/2010		COMMON STOCK	28940			28940		D		
	(2)	01/22/2011		COMMON STOCK	31820			31820		D		
	(2)	01/20/2012		COMMON STOCK	26347			26347		D		
	(2)	01/20/2013		COMMON STOCK	27774			27774		D		
	(4)			COMMON STOCK	537			537		I		INTEREST IN PLAN

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

Explanation of Responses:

(1) No activity since date of last report; included solely to represent current beneficial ownership.

(2) Options vest over a five year period, 20% each year on anniversary of grant date.

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(3) Represents credit under supplemental retirement plan for employer matching stock contributions which reporting person was prevented from receiving under exempt 401(k) Plan.

(4) Upon entitlement to amounts under 401(k) Plan.

/s/ Kevin C. Hale	01/23/2003
**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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Page 4