FNB CORP/FL/ Form 4 January 24, 2003

OMB APPROVAL
OMB Number: 3235-0287
Expires: January 31, 2005
Estimated average burden hours per response...0.5

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)

	e and Address of Re on* (Last, First, Midd		2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Person, if an entity	on Number of Reporting (Voluntary)			
Morte	Mortensen, Peter			F.N.B. Corporation (FBAN)		If Amendment, Date of Original (Month/Day/Year)				
7015 Greentree Drive			4.	Statement for (Month/Day/Year)	5.					
			_	01/23/2003						
	(Street)		6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Filing (Check Applicable Line)				
Naple	es, FL 34108		_	X Director O 10% Owner		X	Form filed by One Reporting Person			
(City)	(State)	(Zip)		O Officer (give title below)		O	Form filed by More than One Reporting			
				O Other (specify below)			Person			

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).

1 of 2

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 Ac or Disposed (Instr. 3, 4 an	of (D)	I (A)	5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		Nature Indirect Benefici Owners (Instr. 4
			Code V	Amount	(A) or (D)	Price				
COMMON	01/23/2003		M	9768.000	A	6.753	SEE BELOW			
COMMON	01/22/2003		G	70.000	D	N/A	109950.439	Ī		BY LIM PARTNI SHIP
COMMON							393.845	I	_	BY WIF
COMMON							24173.373	I		BY TRU (DEFER PLAN)
	_		_		_				_	_

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)	3a.	Deemed Execution Date, if any (Month/Day/Year)	 Transaction 5. Code (Instr. 8)	S A (I	ecuritie .cquired D)		of
								Code V		(A)	(D)	
	STOCK OPTIONS (GRANTED 01/26/1993)		6.75		01/23/2003			M			9768	
						Page	e 3					

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

6.	Date Exercis Expiration D (Month/Day/	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							
	IMMED	01/26/2003		COMMON STOCK	0			0		D		
	IMMED	01/03/2004		COMMON STOCK	9303			9303		D		
	IMMED	01/20/2005		COMMON STOCK	11818			11818		D		
	IMMED	01/30/2006		COMMON STOCK	22513			22513		D		
	IMMED	01/26/2007		COMMON STOCK	30043			30043		D		
	IMMED	01/18/2008		COMMON STOCK	28868			28868		D		
	IMMED	01/24/2009		COMMON STOCK	89802			89802		D		
	04/30/2000	04/29/2009		COMMON STOCK	408			408		D		
	IMMED	01/23/2010		COMMON STOCK	96934			96934		D		

(1) No a	activity since date of last report; included solely to represent	current beneficial ownership.
	**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 manu	ually signed. If space is insufficient, see Instruction 6 for procedure.
		Page 4

OMB APPROVAL
OMB Number: 3235-0287
Expires: January 31, 2005
Estimated average burden hours per response...0.5

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)

		Address of Reast, First, Midd		2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary) 161-28-9808				
	Mortensen,	Peter		_	F.N.B. Corporation (FBAN)						
	7015 Greentree Drive			4.	Statement for (Month/Day/Year)	5.	If Amendment, Date of Original (Month/Day/Year)				
				_	01/23/2002						
		(Street)		6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Filing (Check Applicable Line)				
	Naples, FL	34108		_	X Director O 10% Owner		X	Form filed by One Reporting Person			
	(City)	(State)	(Zip)		Officer (give title below)		O	Form filed by More than One Reporting			
					O Other (specify below)			Person			

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).

2 of 2

			Tabl	le I	Non-Derivative S	ecu	rities Acquiro	ed, Disposed of, or	Ber	neficially Owne	d		
1.	Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	2a.	Deemed Execution Date, if any. (Month/Day/Year)	3.	Transaction4. Code (Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5.	Amount of 6. Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)
								(A) or					
							Code V	Amount (D) Price					
_													
_													
_													
_													
_													
							Page 2						

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

	Title of Derivative Security (Instr. 3)	 Conversion or Exercise Price of Derivative Security	3.	Transaction Date (Month/Day/Year)		Deemed Execution Date, if any (Month/Day/Year)	4.	Transaction 5. Code (Instr. 8)	 Securities	(A) or Dispo	
								Code V	(A)	(D)	
(STOCK OPTIONS (GRANTED 01/23/2000)	20.22		(1)							
					Page	2 3					

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

6. Date Exercis Expiration D (Month/Day/	Date	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		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						
01/24/2001	01/23/2010	COMMON STOCK	1334		1334		D		
IMMED	01/22/2011	COMMON STOCK	94853		94853		D		
01/23/2002	01/22/2011	COMMON STOCK	1472		1472		D		
IMMED	01/20/2012	COMMON STOCK	164640		164640		D		
01/21/2003	01/20/2012	COMMON STOCK	1433		1433		D		
01/21/2004	01/20/2013	COMMON STOCK	2397		2397		D		
(3)		COMMON STOCK	7341		7341		Ī		INTEREST IN PLAN

Explanation of Responses:

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

- (2) Represents credit under a supplemental retirement plan for employer matching stock contributions which reporting person was prevented from receiving under exempt 401(k) plan.
- (3) Upon entitlement to amounts under exempt 401(k) plan.

/s/ Peter Mortensen	01/23/2002
**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).

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