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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)			Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)				
Wall	lace, Archie O.		_	F.N.B. Corporation (FBAN)		If Amendment, Date of Original (Month/Day/Year)				
288	East Avenue		4.	Statement for (Month/Day/Year)	5.					
	30 Last Avenue			12/31/2002						
(Street)				Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Filing (Check Applicable Line)				
Greenville, PA 16125				X Director O 10% Owner		X	Form filed by One Reporting Person			
(City	y) (State)	(Zip)		Officer (give title below)		o	Form filed by More than One Reporting			
				O Other (specify below)			Person			

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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 I	Non-Derivative Secu	uri	ties Acquire	ed, Disposed of, o	r]	Beneficially Ov	vne	d		
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 5. Acquired (A) or Disposed of (D) (Instr. 3, 4 and 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									34135.938 (1)		D		
_														
_											_		_	
							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)	 Transaction 5 Code (Instr. 8)	Securities	(A) or Disposed of
						Code V	(A)	(D)
STOCK OPTIONS (GRANTED 01/24/1999)	21.03		(2)					
				Page	2 3			

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

Date Exercisable and Expiration Date (Month/Day/Year)		Title and Ar of Underlyin (Instr. 3 and	ng Securities	8. Price of Derivativ Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	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					
01/25/2000	01/24/2009	COMMON STOCK	1590		1590	D		
04/30/2000	04/29/2009	COMMON STOCK	388		388	D		
01/24/2001	01/23/2010	COMMON STOCK	1351		1351	D		
01/23/2002	01/22/2011	COMMON STOCK	1718		1718	D		
01/21/2003	01/20/2012	COMMON STOCK	1417		SEE BELOW			
01/21/2003	01/20/2012	COMMON STOCK	1487		1487	D		

Explanation of Responses:

⁽¹⁾ Includes 1589.331 shares acquired as a result of a 5% stock dividend on 05/31/2002 and 971.053 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.

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(2) Represents change in exercise price and number of shares obtainable upon exercise due to a 5% stock dividend on 05/31/2002.

/s/ Archie O. Wallace	12/31/2002
**Signature of Reporting Person	Date

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