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)

Name and Address of Person* (Last, First, M		2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identificati Person, if an entit	on Number of Reporting ty (Voluntary)		
Tice, Gary L.		_	F.N.B. Corporation (FBAN)	_	198-38-4242			
2150 Goodlette Road N	Jorth	4.	Statement for (Month/Day/Year)	5.	If Amendment, D (Month/Day/Year)	U		
2130 Goodiette Road 1	North	_	01/20/2003	_				
(Street)		6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Join (Check Applicable			
Naples, FL 34102		_	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		
			President & Chief Executive 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).

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Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	Date,	ed Execution if any. h/Day/Year)	3.	Transaction Code (Instr. 8)	A 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 7 Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownershij (Instr. 4)
						Code V	(A) or Amount(D) Price				
COMMON								69658.809		D	
COMMON								6654.000		D	
COMMON								5700.000		D	
COMMON								670.871		I	BY WIFE
COMMON								149.000		D	JOINT WITH WIFE
COMMON								4886.000		D	JOINT WITH MOTHER
COMMON								1623.231 (1)		D	

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

	Security	(Month/Day/Year)	Date, if any (Month/Day/Year)	Code (Instr. 8)	A (l	ecurities acquired (D) Instr. 3, 4	(A) or Disposed o
				Code V		(A)	(D)
STOCK OPTIONS (GRANTED 11/15/1993)	8.73	(2)					

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

6.	Date Exercis Expiration D (Month/Day/	ate	7.	Title and An of Underlyin (Instr. 3 and	g Securities	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						
	(3)	11/15/2003		COMMON STOCK	4567		4567		D		
	IMMED	01/18/2008		COMMON STOCK	41471		41471		D		
	(4)	01/24/2009		COMMON STOCK	42014		42014		D		
	04/30/2000	04/29/2009		COMMON STOCK	408		408		D		
	(4)	01/23/2010		COMMON STOCK	44757		44757		D		
	01/24/2001	01/23/2010		COMMON STOCK	1334		1334		D		
	(4)	01/22/2011		COMMON STOCK	77915		77915		D		
_	01/23/2002	01/22/2011		COMMON STOCK	1472		1472		D		
	(4)	01/20/2012		COMMON STOCK	58550		58550		D		

(1) Award of stock pursuant to the F.N.B. Corporation Restricted Stock and Incentive Bonus Plan. Vests 20% each year over a 5 year period.
(2) No activity since date of last report; included solely to represent current beneficial ownership.
(3) Options vest 10% on grant date and an additional 10% as of each successive anniversary of grant date until fully vested.
(4) 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, <i>see</i> Instruction 6 for procedure.
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Form 4 or Form 5 obligations may continue.
See Instruction 1(b)

Name and Address of Reporting Person* (Last, First, Middle) Tice, Gary L.				Trac	er Name and Ticker or ling Symbol B. Corporation (FBAN)	3.	I.R.S. Identification Person, if an entity 198-38-4242	on Number of Reporting y (Voluntary)		
2150 Goodlette Road North (Street) Naples, FL 34102			- 4. -		ement for (Month/Day/Year) 0/2003	5.	If Amendment, Date of Original (Month/Day/Year) Individual or Joint/Group Filing (Check Applicable Line)			
			6.		tionship of Reporting Person(s) to er (Check All Applicable)	7.				
			_	X	Director _O 10% Owner	•	X	Form filed by One Reporting Person		
(City)	(State)	(Zip)		x o	Officer (give title below) Other (specify below) President & Chief Executive Officer		0	Form filed by More than One Reporting Person		

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

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

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			Table	I]	Non-Derivative Sec	uri	ties Acquire	ed, Disposed (of, c	or Beneficially	Ow	ned		
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)		Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)
							Code V A	(A) or Amoun(D) Pric	e					
	COMMON									3812.359 (1)		I		BY TRUST (DEFERRED PLAN)
	COMMON									8871.0577 (2)		D		
							Page 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 (Month/Day/Year)	4.	Transaction 5. Code (Instr. 8)	Sec Ac (D)	curitie quired)		ed of
								Code V		(A)	(D)	
STOCK OPTIONS (GRANTED 01/20/2002)		25.62	_	(3)	_							
					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/	ate	7.	Title and An of Underlyin (Instr. 3 and	g Securities	3. 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						
01/21/2003	01/20/2012		COMMON STOCK	1269		1269		D		
(4)	01/20/2013		COMMON STOCK	59699		59699		D		
01/21/2004	01/20/2013		COMMON STOCK	2190		2190		D		
(6)			COMMON STOCK	2952		2952		I		INTEREST IN PLAN

Explanation of Responses:

- (1) Shares held in trust and deferred under the F.N.B. Corporation Directors' Compensation Plan.
- (2) Shares held in KSOP. Reporting person votes these shares.

- (3) No activity since date of last report; included solely to represent current beneficial ownership.
- (4) Options vest over a five year period, 20% each year on anniversary of grant date.
- (5) Represents credit under supplemental retirement plan for employer matching contributions which reporting person was prevented from receiving under exempt 401(k) Plan.
- (6) Upon entitlement to amounts under 401(k) Plan.

/s/ Gary L. Tice	01/23/2003
**Signature of Reporting Person	Date

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