MORTENSEN PETER Form 4 January 23, 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)

	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)					
Mortensen,	Peter		_	F.N.B. Corporation (FBAN)		161-28-9808					
7015 Greent	tree Drive		4.	Statement for (Month/Day/Year)	5.	If Amendment, Da (Month/Day/Year)	ate of Original				
			_	12/31/2002							
(Street)				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)		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).

Page 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 Acc or Disposed o (Instr. 3, 4 and	f (D)	(A)	5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	l I	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Na In Be Or (In
			Code V	Amount	(A) or (D)	Price				
COMMON	05/02/2002		S	10000.000	D	31.55	SEE BELOW			
	05/10/2002		G	140.000	D	N/A	100252.439 (1)		I	BY PA SH
COMMON							393.845 (2)		I	В
COMMON							24173.373 (3)		I	BY (D PI

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

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)	4.	Transaction 5 Code (Instr. 8)	Securities	(A) or Dispose	ed of
								Code V	(A)	(D)	
STOCK OPTIONS (GRANTED 01/26/1993)		6.75		(4)							
					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	of	itle and Am f Underlying instr. 3 and 4	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	Ti		Amount or Number of Shares							
IMMED	01/26/2003		OMMON TOCK	9768			9768		D		
IMMED	01/03/2004		OMMON TOCK	9303			9303		D		
IMMED	01/20/2005		OMMON TOCK	11818			11818		D		
IMMED	01/30/2006		OMMON TOCK	22513			22513		D		
IMMED	01/26/2007		OMMON TOCK	30043			30043		D		
IMMED	01/18/2008		OMMON TOCK	28868			28868		D		
IMMED	01/24/2009		OMMON TOCK	89802			89802		D		
04/30/2000	04/29/2009		OMMON TOCK	408			408		D		
IMMED	01/23/2010		OMMON TOCK	96934			96934		D		

(1) Includes 4773.926 shares acquired as a result of a 5% stock dividend on 05/31/2002.
(2) Includes 18.337 shares acquired as a result of a 5% stock dividend on 05/31/2002 and 8.769 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
(3) Includes 1125.485 shares acquired as a result of a 5% stock dividend on 05/31/2002 and 538.185 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
(4) Represents change in exercise price and number of shares obtainable upon exercise due to a 5% stock dividend on 05/31/2002.
**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.
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)					
Mortensen,	Peter		_	F.N.B. Corporation (FBAN)		161-28-9808					
7015 Greent	tree Drive		4.	Statement for (Month/Day/Year)	5.	If Amendment, Da (Month/Day/Year)	ate of Original				
			_	12/31/2002							
(Street)				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)		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).

Page 2 of 2

		Tabl	e I	Non-Derivative S	ecu	rities Acquire	ed, Disposed of, or l	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)
						Code V	(A) or Amount (D) Price					
						Page 2						

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

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 Acc (D)	uritie: Juired		sed of
								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 Continued (e.g., puts, calls, warrants, options, convertible securities)

6.	Date Exercis Expiration I (Month/Day/	D 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							
	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		
	(3)			COMMON STOCK	7341			7341 (4)		I		INTEREST IN PLAN

Explanation of Responses:

⁽¹⁾ Represents change in exercise price and number of shares obtainable upon exercise due to a 5% stock dividend on 05/31/2002.

- (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.
- (4) This account was understated by 565.6835 shares as of the last Form-4 filed and is shown in the above corrected balance. Includes 341.7824 shares acquired as a result of a 5% stock dividend on 05/31/2002 and 209.2122 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.

/s/ Peter Mortensen	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).

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