EKKER HENRY M Form 4 January 09, 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

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) Ekker, Henry M. 267 Forker Boulevard (Street)			2.	Issuer Name and Ticker or Trading Symbol	3.	Person, if an entity (Voluntary) 183-34-2444			
				_	F.N.B. Corporation (FBAN)					
				4.	Statement for (Month/Day/Year)	5.				
				_	12/31/2002					
				6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Filing (Check Applicable Line)			
	Sharon, PA	16146		_	X Director O 10% Owner		X	Form filed by One Reporting Person		
	(City)	(State)	(Zip)		O Officer (give title below)		0	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).

Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	Deemed Execution Cate, 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 Ownershi (Instr. 4)
					Code V A	(A) or Amoun(D) Pric	ee					
COMMON								4581.131 (1)		D		
COMMON								16016.741 (2)		D		
COMMON								2361.515 (3)		I		BY TRUS' (DEFERRI PLAN)

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

• 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)	S (Securities	(A) or Disposed of
						Code V		(A)	(D)
STOCK OPTIONS (GRANTED 01/24/1999)	21.03	_	(4)	_					_
01.2 1777)			·	Page	2 3				

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

6.	Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and of Under (Instr. 3 c	lying 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						
	01/25/2000	01/24/2009	COMMO STOCK	N 1670		1670		D		
	04/30/2000	04/29/2009	COMMO STOCK	N 408		408		D		
	01/24/2001	01/23/2010	COMMO STOCK	N 1491		1491		D		
	01/23/2002	01/22/2011	COMMO STOCK	DN 1713		1713		D		
	01/21/2003	01/20/2012	COMMO STOCK	N 1365		SEE BELOW				
	01/21/2003	01/20/2012	COMMO STOCK	DN 1433		1433		D		

Explanation of Responses:

⁽¹⁾ Includes 213.292 shares acquired as a result of a 5% stock dividend on 05/31/2002 and 130.319 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.

- (2) Includes 690 shares acquired as a result of a 5% stock dividend on 05/31/2002 and 425.809 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
- (3) Shares held in trust and deferred under the F.N.B. Corporation Directors' Compensation Plan. Includes 745 shares deferred as a result of a 5% stock dividend on 05/31/2002 and 452.977 shares deferred 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.

/s/ Henry M. Ekker	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