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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 Ac<br>Person* (Las |             |       | 2. | Issuer Name and Ticker or<br>Trading Symbol                             | 3.  | I.R.S. Identification Number of Reporting<br>Person, if an entity (Voluntary) |                                       |  |  |  |  |
|-----------------------------|-------------|-------|----|---|---|---|---------------------------------------|--|--|--|--|
| Tice, Gary L.               |             |       | _  | F.N.B. Corporation (FBAN)   | •   | 198-38-4242   |                                       |  |  |  |  |
| 2150 C 11-4                 | 4- DJN      | 41-   | 4. | Statement for (Month/Day/Year)  | If Amendment, Date of Original (Month/Day/Year) |   |                                       |  |  |  |  |
| 2150 Goodlet                | te Road Nor | tn    | _  | 12/31/2002  | •   |   |                                       |  |  |  |  |
|                             | (Street)    |       | 6. | Relationship of Reporting Person(s) to<br>Issuer (Check All Applicable) | 7.  | Individual or Joint/Group Filing<br>(Check Applicable Line)                   |                                       |  |  |  |  |
| Naples, FL 34               | 1102        |       | _  | X Director O 10% Owner  |   | X   | Form filed by One<br>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<br>Security<br>(Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2a. | Deemed Execution<br>Date, if any.<br>(Month/Day/Year) | 3. | Transaction Code (Instr. 8) | Securities A or Disposed (Instr. 3, 4 a | of (          | ( <b>D</b> ) | d (A) | 5. | Amount of<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transactions(s)<br>(Instr. 3 and 4) | 6. | Ownership<br>Form:<br>Direct (D) or<br>Indirect (I)<br>(Instr. 4) | Nature of<br>Indirect<br>Beneficia<br>Ownersh<br>(Instr. 4) |
|------------------------------------|--------------------------------------|-----|---|----|-----------------------------|---|---------------|--------------|-------|----|--|----|---|---|
|                                    |                                      |     |   |    | Code V                      | Amount                                  | (A<br>0<br>(I | r            | Price |    |  |    |   |   |
| COMMON                             | 12/30/2002                           |     |   |    | G                           | 366.000                                 | Ι             | )            | N/A   |    | 69658.809  |    | D   |   |
| COMMON                             |                                      |     |   |    |                             |   |               |              |       |    | 6654.000   |    | D   |   |
| COMMON                             |                                      |     |   |    |                             |   |               |              |       |    | 5700.000   |    | D   |   |
| COMMON                             |                                      |     |   |    |                             |   |               |              |       |    | 670.871<br>(1)   |    | I   | BY WIFE   |
| COMMON                             |                                      |     |   |    |                             |   |               |              |       |    | 149.000  |    | D   | JOINT<br>WITH<br>WIFE                                       |
| COMMON                             |                                      |     |   |    |                             |   |               |              |       |    | 4886.000   |    | D   | JOINT<br>WITH<br>MOTHER                                     |
| COMMON                             |                                      |     |   |    |                             |   |               |              |       |    | 1623.231<br>(2)  |    | D   |   |
|                                    |                                      |     |   |    |                             |   |               |              |       |    |  |    |   |   |
|                                    |                                      |     |   |    |                             |   |               |              |       |    |  |    |   |   |

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

1. Title of Derivative 2. Conversion or 3. Transaction 3a. Deemed Execution 4. Transaction 5. Number of Derivative Security Exercise Date Date, if any Code Securities (Instr. 3) **Price of Derivative** (Month/Day/Year) (Month/Day/Year) (Instr. 8) Acquired (A) or Disposed of Security **(D)** (Instr. 3, 4 and 5) Code V **(D) (A)** STOCK OPTIONS

STOCK OPTIONS (GRANTED 11/15/1993)

8.73

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

| 6. | Date Exercis<br>Expiration D<br>(Month/Day/ | ate                | 7. | of Underlying Securities (Instr. 3 and 4) |                                  | Derivative Security (Instr. 5) | Number of Derivative<br>Securities Beneficially<br>Owned<br>Following Reported<br>Transaction(s)<br>(Instr. 4) | 10. | Ownership Form of<br>Derivative Security:<br>Direct (D) or Indirect (I)<br>(Instr. 4) | 11. | Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |
|----|---|--------------------|----|---|----------------------------------|--------------------------------|--|-----|---|-----|--|
|    | Date<br>Exercisable                         | Expiration<br>Date |    | Title                                     | Amount or<br>Number of<br>Shares |                                |  |     |   |     |  |
|    | (3)   | 11/15/2003         |    | COMMON<br>STOCK                           | 4567                             |                                | 4567   |     | D   |     |  |
|    | (4)   | 01/18/2008         |    | COMMON<br>STOCK                           | 41471                            |                                | 41471  |     | D   |     |  |
|    | (4)   | 01/24/2009         |    | COMMON<br>STOCK                           | 42014                            |                                | 42014  |     | D   |     |  |
|    | 04/30/2000                                  | 04/29/2009         |    | COMMON<br>STOCK                           | 408                              |                                | 408  |     | D   |     |  |
|    | (4)   | 01/23/2010         |    | COMMON<br>STOCK                           | 44757                            |                                | 44757  |     | D   |     |  |
|    | 01/24/2001                                  | 01/23/2010         |    | COMMON<br>STOCK                           | 1334                             |                                | 1334   |     | D   |     |  |
|    | (4)   | 01/22/2011         |    | COMMON<br>STOCK                           | 77915                            |                                | 77915  |     | D   |     |  |
| _  | 01/23/2002                                  | 01/22/2011         |    | COMMON<br>STOCK                           | 1472                             |                                | 1472   |     | D   |     |  |
|    | (4)   | 01/20/2012         |    | COMMON<br>STOCK                           | 58550                            |                                | 58550  |     | D   |     |  |

| (1) Includes 5.245 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
| (2) 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. Includes 23.448 shares acquired under the FNB Corporation Dividend Reinvestment Plan. |  |  |  |  |  |  |  |  |  |
| (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).   |  |  |  |  |  |  |  |  |  |

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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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 Report Person* (Last, First, Middle | U     | 2. | Issuer Name and Ticker or<br>Trading Symbol                             | 3. | I.R.S. Identification Number of Reportin<br>Person, if an entity (Voluntary) |                                       |  |  |  |  |
|---|-------|----|---|----|--|---------------------------------------|--|--|--|--|
| Tice, Gary L.   |       |    | F.N.B. Corporation (FBAN)   |    | 198-38-4242  |                                       |  |  |  |  |
| 2150 Goodlette Road North                               |       | 4. | Statement for (Month/Day/Year) 12/31/2002                               | 5. | If Amendment, Date of Original (Month/Day/Year)                              |                                       |  |  |  |  |
| (Street)  |       | 6. | Relationship of Reporting Person(s) to<br>Issuer (Check All Applicable) | 7. | Individual or Joint/Group Filing<br>(Check Applicable Line)                  |                                       |  |  |  |  |
| Naples, FL 34102  |       |    | X Director O 10% Owner  |    | X  | Form filed by One<br>Reporting Person |  |  |  |  |
| (City) (State)  | (Zip) |    | X Officer (give title below)  |    | o  | 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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| Fitle of Z<br>Security<br>(Instr. 3) | 2. Transaction Date (Month/Day/Year) |   | Deemed Execution Date, if any. (Month/Day/Year) |   | Transaction<br>Code<br>(Instr. 8) | Securities Acq<br>or Disposed of<br>(Instr. 3, 4 and | f (D)            | l ( <b>A</b> ) | ) 5. | . Amount of<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transactions(s)<br>(Instr. 3 and 4) | Ownership<br>Form:<br>Direct (D) or<br>Indirect (I)<br>(Instr. 4) |   | Nature<br>Indired<br>Benefic<br>Owner<br>(Instr. 4 |
|--------------------------------------|--------------------------------------|---|---|---|-----------------------------------|--|------------------|----------------|------|--|---|---|--|
|                                      |                                      | _ |   |   | Code V                            | Amount   | (A)<br>or<br>(D) |                | rice |  |   |   |  |
| COMMON                               |                                      |   |   |   |                                   |  |                  |                |      | 3812.359<br>(1)  | I   |   | BY TE<br>(DEFE<br>PLAN                             |
| COMMON                               | (2)                                  |   |   |   | A                                 | 1067.1078  | A                |                | (3)  | 8871.0577<br>(4)   | D   | _ |  |
|                                      |                                      |   |   |   |                                   |  |                  |                |      |  |   |   |  |
|                                      |                                      |   |   |   |                                   |  |                  |                |      |  |   |   |  |
|                                      |                                      | _ |   |   |                                   |  |                  |                |      |  |   |   |  |
|                                      |                                      | _ |   | _ |                                   |  | _                |                |      |  |   | _ |  |
|                                      |                                      | _ |   |   |                                   |  |                  |                |      |  |   |   |  |
|                                      |                                      | _ |   | _ |                                   |  |                  |                |      |  |   | _ |  |
|                                      |                                      |   |   |   |                                   |  |                  |                |      |  |   |   |  |

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

| Title of Derivative<br>Security<br>(Instr. 3) | <br>Conversion or<br>Exercise<br>Price of Derivative<br>Security | 3. | Transaction Date (Month/Day/Year) | <br>Deemed Execution<br>Date, if any<br>(Month/Day/Year) | <br>Transaction 5. Code (Instr. 8) | Se<br>Ac<br>(E | curities<br>equired | (A) or Disposed of |
|---|--|----|-----------------------------------|--|------------------------------------|----------------|---------------------|--------------------|
|   |  |    |                                   |  | Code V                             |                | (A)                 | (D)                |
| STOCK OPTIONS<br>(GRANTED<br>01/20/2002)      | 25.62  |    | (5)                               |  |                                    |                |                     |                    |

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

| 6. | Date Exercis<br>Expiration I<br>(Month/Day/ | Date               | 7. | Title and Ar<br>of Underlyin<br>(Instr. 3 and | ng Securities                    | 8. | Price of Derivative Security (Instr. 5) | Number of Derivative<br>Securities Beneficially<br>Owned<br>Following Reported<br>Transaction(s)<br>(Instr. 4) | 10. | Ownership Form of<br>Derivative Security:<br>Direct (D) or Indirect (I)<br>(Instr. 4) | 11. | Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |
|----|---|--------------------|----|---|----------------------------------|----|---|--|-----|---|-----|--|
|    | Date<br>Exercisable                         | Expiration<br>Date |    | Title   | Amount or<br>Number of<br>Shares |    |   |  |     |   |     |  |
|    | 01/21/2003                                  | 01/20/2012         |    | COMMON<br>STOCK                               | 1269                             |    |   | 1269   |     | D   |     |  |
|    | (7)   |                    |    | COMMON<br>STOCK                               | 2952                             |    |   | 2952 (8)   |     | D   |     |  |
|    |   |                    |    |   |                                  |    |   |  |     |   |     |  |
| _  |   |                    |    |   |                                  |    |   |  |     |   |     |  |
|    |   |                    |    |   |                                  |    |   |  |     |   |     |  |
| -  |   |                    |    |   |                                  |    |   |  |     |   |     |  |
| -  |   |                    |    |   |                                  |    |   |  |     |   |     |  |
|    |   |                    |    |   |                                  |    |   |  |     |   |     |  |
|    |   |                    |    |   |                                  |    |   |  |     |   |     |  |

#### **Explanation of Responses:**

- (1) Shares held in trust and deferred under the FNB Corporation Directors' Compensation Plan. Includes 29.805 shares deferred under the F.N.B. Corporation Dividend Reinvestment Plan.
- (2) Transactions under exempt 401(k) Plan during 2002.

- (3) Represents employer matching contributions pursuant to exempt 401(k) Plan.
- (4) Shares held in KSOP. Reporting person votes these shares.
- (5) No activity since date of last report; included solely to represent current beneficial ownership.
- (6) Represents credit under supplemental retirement plan for employer matching contributions which reporting person was prevented from receiving under exempt 401(k) Plan.
- (7) Upon entitlement to amounts under 401(k) Plan.
- (8) Includes 21.3707 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.

| /s/ Gary L. Tice                | 12/31/2002 |
|---------------------------------|------------|
| **Signature of Reporting Person | Date       |

<sup>\*\*</sup> Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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