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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)

	Address of Re		2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Person, if an entity	n Number of Reporting (Voluntary)
Gurgovits, Stephen J.				F.N.B. Corporation (FBAN)		163-32-4105	
591 Buhl B	Boulevard		4.	Statement for (Month/Day/Year) 01/20/2003	5.	If Amendment, Da (Month/Day/Year)	te of Original
	(Street)			Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint (Check Applicable L	
Sharon, PA	Sharon, PA 16146		_	X Director O 10% Owner		X	Form filed by One Reporting Person
(City)	(State)	(Zip)		<ul><li>X Officer (give title below)</li><li>O Other (specify below)</li></ul>		o	Form filed by More than One Reporting Person
				Vice Chairman			

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).

1 of 2

Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year	Deemed Execution Date, if any. (Month/Day/Year)	3.	Transaction Code (Instr. 8)	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 Ownership (Instr. 4)
				Code V	(A) or Amoun(D) Pri	ee					
COMMON							12680.000		D		
COMMON							4572.341		D		
COMMON							8507.703		D		
COMMON							7625.000		I		BY WIFE
COMMON							423.000		I		BY WIFE
COMMON							280.000		D		
COMMON							14687.782 (1)		I		BY TRUST (DEFERRE PLAN)

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

Security (Instr. 3)	Exercise Price of Derivative Security	Date (Month/Day/Year)	Date, if any (Month/Day/Year)	Code (Instr. 8)	A (1	Securities Acquired D) Instr. 3, 4	(A) or Disposed
				Code V		(A)	( <b>D</b> )
STOCK OPTIONS (GRANTED 01/03/1994)	9.67	(2)					

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

6.	Date Exercis Expiration E (Month/Day/	ate	7.	Title and An of Underlyin (Instr. 3 and	g Securities	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										
	IMMED	01/03/2004		COMMON STOCK	7751		7571		D		
	IMMED	01/20/2005		COMMON STOCK	10338		10338		D		
	IMMED	01/30/2006		COMMON STOCK	19696		19696		D		
	IMMED	01/26/2007		COMMON STOCK	17263		17263		D		
	IMMED	01/18/2008		COMMON STOCK	15946		15946		D		
	(3)	01/24/2009		COMMON STOCK	39043		39043		D		
	04/30/2000	04/29/2009		COMMON STOCK	408		408		D		
_	(3)	01/23/2010		COMMON STOCK	41791		41791		D		
	01/24/2001	01/23/2010		COMMON STOCK	1334		1334		D		

(1) Shares held in trust and deferred under the F.N.B. Corporation Directors' Compensation Plan.									
(2) No transaction since date of last report, included solely to indicate current beneficial ownership.									
(3) 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, see Instruction 6 for procedure.									
Page 4									

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		Address of Re		2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)					
	Gurgovits,	Stephen J.		_	F.N.B. Corporation (FBAN)		163-32-4105					
•	591 Buhl B	oulevard		4.	Statement for (Month/Day/Year) 01/20/2003	5.	If Amendment, Da (Month/Day/Year)	te of Original				
		(Street)			Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint (Check Applicable L					
	Sharon, PA	Sharon, PA 16146			X Director O 10% Owner		X	Form filed by One Reporting Person				
	(City)	(State)	(Zip)		<ul><li>X Officer (give title below)</li><li>O Other (specify below)</li></ul>		0	Form filed by More than One Reporting Person				
					Vice Chairman							

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).

2 of 2

Title of Security (Instr. 3)	Transaction Date (Month/Day/Year)	2a.	Deemed Execution 3. Date, if any. (Month/Day/Year)	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 7 Form: Direct (D) or Indirect (I) (Instr. 4)	Nature of Indirect Beneficial Ownership (Instr. 4)
				Code V A	(A) or Amoun(D) Pric	e			
COMMON							1556.4075	I	BY TRUST (401K PLAI
COMMON							3776.6757	I	BY TRUST (401K PLA)
COMMON							69.200	I	CUST FOR DAUGHTE
COMMON							518.000	D	

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

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)		5. Number of Derivative Securities Acquired (A) or Disposed (D) (Instr. 3, 4 and 5)			
								Code V		(A)	(D)		
STOCK OPTIONS (GRANTED 01/22/2001)		20.66		(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/	Date	Title and An of Underlyin (Instr. 3 and	ng 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						
(2)	01/22/2011	COMMON STOCK	42950		42950		D		
01/23/2002	01/22/2011	COMMON STOCK	1472		1472		D		
(2)	01/20/2012	COMMON STOCK	26347		26347		D		
01/21/2003	01/20/2012	COMMON STOCK	1269		1269		D		
(2)	01/20/2013	COMMON STOCK	25790		25790		D		
01/21/2004	01/20/2013	COMMON STOCK	2190		2190		D		
(4)		COMMON STOCK	4042		4042		Ī		INTEREST IN PLAN

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

<sup>(1)</sup> No transactions since date of last report, included solely to indicate current beneficial ownership.

- (2) Options vest over a five year period, 20% each year on anniversary of grant date.
- (3) Represents credit under supplemental retirement plan for employer matching stock contributions which reporting person was prevented from receiving under exempt 401(k) Plan.
- (4) Upon entitlement to amounts under 401(k) Plan.

/s/ Stephen J. Gurgovits	01/23/2003
**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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Page 4